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ABSTRACT

An evaluative study was conducted by the Senate of the University of Alberta (Edmonton, Canada) on the status of student financial aid and financial need. The evaluation was conducted through interviews, information gathering, discussion, and collection of reports. The Task Force conducting the study found changing demographic characteristics of students, often rigid policies of lending agencies, and a University reluctant to address the need for change. Four themes emerged from the study: (1) a change in student population creating new types of students (single parents, mature students with families, students of minority groups and international students); (2) outdated criteria used by both the University and the Students Finance Board with respect to these students; (3) a lack of communication with respect to policies on scholarships, bursaries and emergency funding; and (4) an apparent lack of flexibility in dealing with students with special needs. The greater problems emerged from a lack of information, inaccessibility of decision makers, and frustration with the appeal process. The report offers 28 recommendations for improvement. Extensive appendixes contain lists of terms, methodology information, policies, fee schedules, information gathered by the Task Force, and a 37-item bibliography. (JB)

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University of Alberta
Edmonton

Report of the Senate Task Force

February 1993

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S T U D E N T

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F I N A N C E

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The first meeting of the University of Alberta Senate was held in the Independent Order of Odd Fellows Hall on Monday, 30 March, 1908. Premier Rutherford addressed the meeting to announce that two hundred and fifty-eight acres of land had been procured for the University and that about eleven thousand dollars was available for immediate use. Dr Tory announced that thirty-five to forty students could be expected to attend the University in its first semester and

the sum of two hundred dollars was set aside for scholarships to which Mr McDougall added five hundred dollars and Dr Rutherford a further hundred.

The History of the University of Alberta 1908 - 1969
Dr. Walter Johns

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ACKNOWLEDGMENTS

Many people both at the University and in the community helped the Task Force to gather the information necessary to come to some conclusions. We wish to express our appreciation to the students who shared their stories and to professors and administrators who shared their knowledge; to the Dean of Student Services for financial and moral support; to Professor Jorge Frascara and his class for designing our cover; and to Dr Annette LaGrange, a member of the Senate who conducted an extensive literature search and generously shared her expertise.

MEMBERS OF THE TASK FORCE

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EXECUTIVE SUMMARY AND RECOMMENDATIONS

The Task Force on Student Finance was struck by the Senate in response to a manifest increase in the use of emergency funding by students at the University. Financial problems for some are recognized as inevitable in an environment of economic restraint. Costs associated with attaining a university education are escalating with no apparent end in sight, accompanied by a decrease in overall loan funding, increased pressure on the parental purse and a shrinking market for summer and part-time employment.

Through a process of interview, information gathering and discussion the Task Force realized that a dynamic change is taking place in the demographic characteristics of the University student or would-be student who must confront the policies of the lending agencies and the reluctance of the University to be enterprising and proactive in addressing the need for change. Concurrent studies on child care by the Council on Student Life and a detailed examination of graduate students' finances by the Graduate Students' Association should lead toward imaginative solutions.

Four themes emerged from the discussions and reports received by the Task Force: a change in student population creating students with special needs (single parents, mature students with families, students of minority groups and international students); the outdated criteria used by both the University and the Students Finance Board with respect to these students; the lack of communication with respect to policies on scholarships, bursaries and emergency funding; and finally the apparent lack of flexibility in dealing with students with special needs.

While funding was found to be inadequate in some instances, the greater problems seemed to emerge from a lack of information, the inaccessibility of decision makers and frustration with the appeal process, that is the necessity of having to prove need even when a situation obviously demanded it.

Barriers must be breached at many levels. Some of the recommended changes would seem to be modest, others less so. Some require funding; not all do. It is important that students and their supporters, including the public, have explicit and up-to-date information. It is important that this be communicated and interpreted correctly, that people are valued and programs tailored with flexibility so as to meet the needs of an increasingly diverse student body.

Society must be encouraged to understand that investment in the education of its brightest minds has a wealth of benefits, wide ranging and long term. The dissemination of knowledge, the inquisitive quest which spurs research activity in the social and natural sciences, and a more generally informed public must not be undervalued or taken for granted.

As our globe contracts and all nations become our neighbours it is essential that we make the commitment to share with them in learning, to travel a mutual path to development and trade and to ensure that Alberta and Canada are able to respond comfortably and confidently when called upon to take the initiative or to be partners in global investment activity. With this thought for the future we would encourage the University, the government and the community to welcome foreign students and to explore opportunities for our own citizens to travel and study abroad.

When you limit the amount of money you spend on financial aid, you limit the talent and diversity of the student body

Marlyn McGrath Lewis
Director of Admissions Harvard University

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Recommendation #1
That no change be made to existing course load requirements for either Canada or Alberta Student Loans.

Recommendation #2
That if such a change is undertaken, specific and well publicized exemptions for non-traditional students be determined on the original application and not relegated to appeal.

Recommendation #3
That the Board of Governors be asked to review its policy with respect to differential fees for foreign students taking into account the policy of General Faculties Council, the practices at other universities, and the contribution that foreign students make to the University of Alberta.

Recommendation #4
That the Alberta Government waive the differential fee for foreign students.

Recommendation #5
That the Department of Indian Affairs support all native students who are granted admission to the University and review the barriers that prevent students from accessing degrees at the same level.

Recommendation #6
That the University review its policy with respect to the cost of student housing and recognize the contribution that housing makes to the quality of a student's life.

Recommendation #7
That the University and the Graduate Students' Association work together to find space for and organize a furniture and winter clothing exchange for the use of international and out-of-city students.

Recommendation #8
That the monthly living allowance defined by the Students Finance Board be raised to an appropriate level, that it be indexed to inflation in future years and that the maximum loan amount be adjusted to ensure that students have a total income at least equal to the current level of social assistance.

Recommendation #9
That the Students Finance Board allow students to keep a larger portion of their part-time earnings and that a more flexible measure be used to determine the value of part-time earnings.

Recommendation #10
That the Students Finance Board not require the liquidation of RRSPs as part of the qualification process for student loans, except in those cases where the RRSP has been established within the preceding twenty-four months.

Recommendation #11
That the Students Finance Board reconsider the exclusive use of Line 150 of the Revenue Canada Income Tax form as an assessment of parental ability to pay.

Recommendation #12
That the required parental contribution be revised to better reflect the prevailing economic conditions and the actual financial status of the family, and to respect the independence of the student.

Recommendation #13
That the University strive to achieve the General Faculties Council goal of merit based awards for the top 5% of students in each faculty within the next five years.

Recommendation #14
That the University distinguish between "merit" and "need" in its scholarship and bursary system and clarify the criteria for all awards.

Recommendation #15
That the Students Finance Board recognize scholarship monies as a prize and not penalize outstanding performance.

Recommendation #16
That the University increase the number and value of awards for continuing undergraduate students - those in third or fourth year of study.

Recommendation #17
That any further increases to tuition and fees be accompanied by increased funding of need-based awards.

Recommendation #18
That the University increase the number and value of awards directed at targeted groups, including students who are mature, Aboriginal, disabled and single parents, regardless of course load; and that the 1990 General Faculties Council policy regarding the eligibility of part-time students be extended to cover as many awards as possible.

Recommendation #19
That the University ensure that criteria for financial assistance and awards are clearly and accurately communicated by means of a distinctive publication and related computer program.

Recommendation #20
That Department Chairs be required to be fiscally responsible in admitting only the number of graduate students who can be fully supported so that no graduate student's studies will be interrupted because of insufficient funding.

Recommendation #21
That the Faculty of Graduate Studies and Research together with the International Centre prepare and communicate updated information about anticipated costs of study and fee changes at the University of Alberta as well as of the services that are available to assist students to meet their financial obligations.

Recommendation #22
That the University improve financial services available to students, including:
a) expansion of the Student Financial Aid and Information Centre;
b) increased counselling of students, recognizing that many students face unfamiliar financial situations often for the first time in their lives; and
c) coordination and consolidation of existing services in one readily accessible location where confidentiality is respected and maintained.

Recommendation #23
That Strategic Long Term Planning be undertaken by the Students Finance Board so that the financial needs of the emerging University student may be anticipated.

Recommendation #24
That the Students Finance Board adopt a more student centred approach, with a friendly front line which is seen to be supportive of clients, and well trained counsellors who can realistically assess individual needs.

Recommendation #25
That flexibility be enhanced in loan repayment schedules and that repayment be made through a surtax on federal income tax which would be dependent on income level.

Recommendation #26
That Alberta Advanced Education coordinate a study designed to examine the feasibility of an "income contingency" model for handling the repayment of student loans.

Recommendation #27
That the Students Finance Board take account, in its policies and procedures, of the fact that there are major discrepancies in delinquency rates across the diversity of postsecondary institutions.

Recommendation #28
That a progress report with regard to actions resulting from these recommendations be presented to the Senate within two years.

THE SENATE TASK FORCE ON STUDENT FINANCE

In the discussions surrounding access to today's universities, the question of the financing of postsecondary education looms high. With the growing crunch between rising costs and diminished public support of higher education, the questions of who should have access and what support the student can expect in order to participate have been raised repeatedly.

The sharing of economic resources among all of the population is a goal which has yet to be realized. In the present situation access to postsecondary education (which has never been considered to be compulsory and therefore funded through the tax system) is limited to those who can pay for it. The assumption among educators is that there are many persons whose financial circumstances preclude their participation in higher education but whose contribution to society would be greatly enhanced were they given the opportunity to participate. The Chapman study of financing tertiary education in Australia emphasizes the importance of ensuring that all persons with the potential to benefit from postsecondary education should be able to do so. The rationale is as follows: "Education is seen to be important to cultural and political sophistication, and to enable economic development and greater productivity. It also offers a potential pathway for the disadvantaged to escape poverty which is so often associated with a lack of educational opportunities"[1].

The debate about access and the financing of education becomes one of determining just what are the best uses of the available public resources. It is clear that there is a certain segment of the population which sees an inherent value in higher education and which is prepared to provide the financing for that education with, in some instances, heavy family sacrifice. On the other hand there are families who reckon that the foregone familial income experienced while a family member is pursuing advanced educational goals is not worth the sacrifice. There are individuals who, even if they understood the benefits, could not afford to take advantage of further education. The appropriate level of government intervention in facilitating access to postsecondary education must be flexible enough to deal with all the complexities of access and at the same time be sensitive to a wide range of circumstances which affect the ability of an individual to participate.

The University student of the 1990s comes in a variety pack. No longer necessarily the eighteen to twenty-two year old coming wide-eyed out of high school, often living at home and totally supported by parents, but increasingly a person who must make choices, choices which may well involve enormous sacrifice and have an impact not just on the student but on dependents as well. The student of the '90s is a product of the free wheeling '80s when earning potential was grand, spending rampant, expectations rosy and there seemed no limit to one's possibilities. To have space, live comfortably, dress with style, enjoy entertainment and have a beer at the bar with friends on Friday night became the reality. Everything was possible. A recognition of individual rights had made it possible, too, for all qualified students to attend the University, be they disadvantaged, disabled, mature or attending on a part-time basis.

Quite suddenly points in this perfect universe converged to create a crisis. Governments were faced with a severe financial predicament, universities with shrinking budgets, and students with their illusions have been caught in the fallout. Traditional programs for traditional students must be reexamined, and as this decade demands, we must begin to look not necessarily for increased funding but a way of being creative and flexible to fit the need of every individual who would see the possibility of postsecondary education at the University of Alberta as a reality.

Although the rising cost of tuition may focus the anxiety for students and become the rallying point for their anger, it has been documented that tuition fees are not the most significant factor as a barrier to access or continuation for the university student. Much more meaningful in terms of real costs are the associated expenses - books, shelter, food, entertainment, day care, transportation and foregone income.[2]

Meaningful, too, are the changes taking place in student demographics. Although the great majority are still between eighteen and twenty-three years of age, social changes such as the rise in the median age of the North American population, the technological advances demanding retraining and continuing education, and the influences of the women's movement have all contributed to the influx of older students to university campuses.

As we rush headlong into the twenty-first century it is imperative that the concept of a learning culture be understood and adopted. This implies acceptance of the notion of lifelong learning in which learning activities and institutions tend to be regarded as investments rather than costs. As the world moves to a knowledge-based economy, as technology provides the impetus toward *smarter* jobs and as industrial competitors around the world join in the rush to do better at inventing, designing, manufacturing and marketing, the University must be prepared to confront the fallout. We must assert our place in a knowledge based economy.

Impacting on the University of Alberta is the reality of the global village. A freer flow of trade and people is undeniable. More and more often graduates from universities around the world are seeking opportunities to study at Canadian institutions. It is incumbent upon the University to consider its responsibility as well as its reputation as an international centre of learning and to reach out as we attempt to stay at the forefront of development in a changing world.

The ramifications of this changing environment are legion, but for the University they are essentially seen in demographics. The average age of the student at the University of Alberta is now twenty-seven. More students than ever are married and raising children, foregoing income and divesting themselves of savings in order to ensure subsequent prosperity or an enhanced quality of life. Adults will change careers four to five times during their working lifetime, and there will be fewer young people to enter the workforce[3].

Thus a new dimension to the postsecondary experience must be considered. Services for students must be modified to accommodate the changing face. Fundamental in this change is the question of financial support. Foregone income may be the largest single expense to the older student, but extraordinary expenses may arise within a family that is being supported or because of a lifestyle that is hard to simplify.

At the Senate meeting on 26 April 1991 the Dean of Student Services called on the Senate to establish a Task Force to examine the state of student finances. The call came in response to a feeling of fear and dismay on the Campus prompted by rising costs, an escalating difficulty in securing funding, an inundation of the Emergency Loans and Bursaries Centre and new government policies on tuition increases and fee differentials for foreign students. The Senate recognized the need and promptly answered.

It became the responsibility of the Task Force to sort out these many factors through the processes of interview, consultation and reading. This report attempts to provide an understanding of the problems faced by students at the University of Alberta in financing their education; to examine the University's systems of assisting them; to explain the opportunities available and to consider the policies and procedures used by the Students Finance Board in attempting to respond to requests for financial assistance.

The results were enlightening - sometimes distressing, but almost never overwhelming. It is in this spirit of optimism and confidence in the future of our University and its students that we bring this report to you.

THE STUDENT

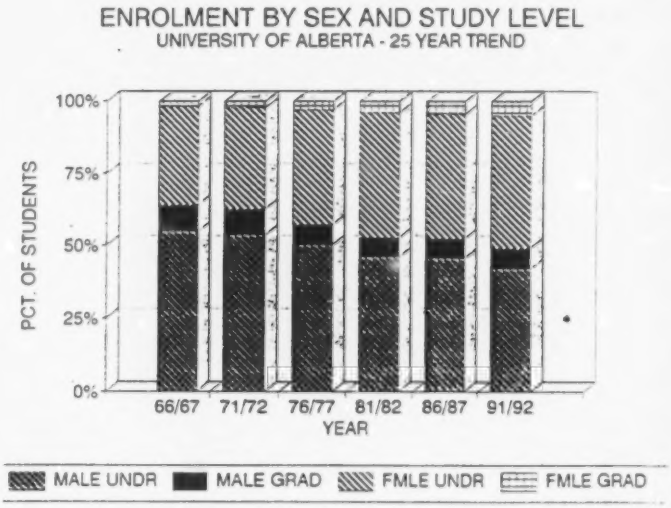
Who is today's undergraduate student? Is he a young eager eighteen year old setting forth on an unknown path, clothes well pressed by his mother, savings bonds in the bank and roast beef on the table, sure that he can conquer the adventure of calculus and Canadian government? Can he secure a loan that will afford him a degree of responsibility, choice and security to make decisions about his future at a time that suits him?

He is more likely a she, for over fifty per cent of students now enrolled at the University of Alberta are women. She is usually between the ages of eighteen and twenty-three if a full-time student, and overwhelmingly in the majority in every age group if attending part-time. As a full-time student she lags slightly behind her male cohort in the twenty-four to thirty-five year old category but outpaces him if enrolled in spring and summer sessions. She may have children, or parents who have been forced to declare bankruptcy, be a part of a minority group or live away from home.

The demographic trends indicate that the student body of the 1990s presents a picture very different from that of some years ago. Not only is the person different, but the environment, support systems and expectations have changed. It cannot be expected that plans that were established in 1964 and budgets that were set in 1984 and administered to meet a middle class norm will fit the reality of the student in 1992. Nor can it be expected that policies written in stone at this moment will serve the student in the years ahead.

The student body at the University of Alberta, almost 30,000 in all, is a complex entity. Twenty-five thousand six hundred are undergraduates and 4,200 are graduate students. Within each of these large groups are full-time/part-time, single/married, Canadian/international, teenager as well as mature students. Each has specific needs, concerns or anxieties, but the common goal is to accumulate knowledge and absorb an education. The student must be allowed to do this in a climate unfettered by financial worries. Forty-eight per cent of students at the University of Alberta have loans from the Canada and Alberta Student Loan Plans.

The loan process is often a stumbling block for students and obviously the source of much anxiety, from the way people are treated on the front line to the all too frequent time and energy consuming appeal that is needed to secure the loan. It would seem, too, that the University is woefully underfunded in terms of scholarships and bursaries.



I. Classification of Students

i. By enrolment

Undergraduate students are those who are registered in a program leading to a Bachelor's degree or first professional degree (or equivalent). A student's registration status can fall into one of two categories:

a. Full-time students: those who are registered for credit in nine units of course weight or more (3 - 5 courses) in one term.

b. Part-time students: those who are registered for credit in fewer than nine units of course weight (less than 3 courses) in one term.

Graduate students are those who hold the Bachelor's degree or first professional degree (or equivalent) and are enrolled in a program leading to a graduate degree such as a Master's or PhD. These students are designated as "full-time" or "part-time" by the Faculty of Graduate Studies and Research according to their workload of courses and/or research.

ii. By course load

The University defines a full normal course load as that which is prescribed by the Faculty concerned to be taken by the student during each academic year in order to complete the degree program within the announced time period. (This, with the notable exception of most professional faculties, is generally five subjects taken at any one time). The full-time student is considered to be one who takes at least 60% of a full course load. This has become an important option for many students and for a variety of reasons.

The Task Force heard a number of submissions regarding proposed changes to the Canada and Alberta Student Loan Plans which would increase the course load required by students in order to become eligible for funding. Both students and the University administration outlined a number of deleterious effects such a change could have. The Task Force is particularly concerned about the effect on non-traditional students, especially Aboriginal students in the Transition Year Program who currently take 60% of a full course load. In March of 1992 the Minister of Advanced Education stated that "There was general agreement by all ministers that for students in our postsecondary system to be serious about their studies and continue to access Canada Student Loans they must take an 80% course load". The Task Force has concluded that there are many legitimate and desirable reasons for a student to take less than an 80% course load. Study at a 60% level is not indicative of a frivolous attitude toward education, nor of a simple "lifestyle choice" which the taxpayer should not be obliged to fund. Indeed it is often the case that students studying at that level are some of the most serious and dedicated at the University. The president of the Aboriginal Law Students Association referred to the work he and his fellow students were attempting as nothing less than an "effort to alter the course of their lives". Mature students and those with families may find it difficult or impossible to construct a schedule which balances all of their commitments; students who are new to the University environment and who have significant adjustments to make are not taking three courses as a matter of luxury or convenience; they are doing the best possible to break the cycle of poverty, further their education and improve themselves and their society.

A change to the definition of full time student would increase the rigidity of the system at precisely the moment when greater flexibility is needed. Ever increasing numbers of women and non-traditional students are seeking out university education. Their needs are substantially different from traditional students, and they form a disproportionate number of those who require financial assistance to obtain an education.

The issue seems to have less to do with the "seriousness of a student's study" and more to do with further attempts to reduce the total amount dispensed in student assistance. Yet there has been no study or confirmation that a change in definition would actually help the budgetary situation. It would seem a regressive step to have the Government change its policies at this time. It can be argued that more than ever the system must accommodate the changing needs of the students -- become more flexible and allow for more diversity in educational patterns. (Appendix #3)

For all of these reasons the Task Force recommends:

Recommendation #1
That no change be made to existing course load requirements for either Canada or Alberta Student Loans.

Recommendation #2
That if such a change is undertaken, specific and well publicized exemptions for non-traditional students be determined on the original application and not relegated to appeal.

iii. By demographics

It is impossible to say just how many students are supported to what level by their parents. Although demographic patterns are changing it is still the eighteen to twenty-one year olds who comprise our largest student group.

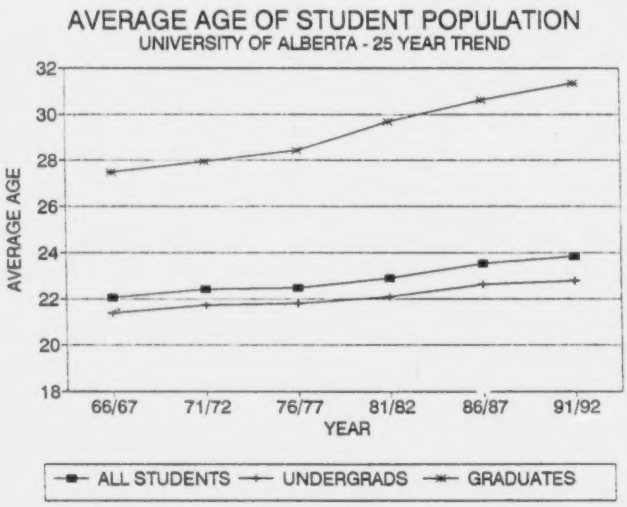
The government support through grants and loans is a need-based program. It is therefore incumbent upon families with any means at all to contribute financially toward their children's education for the first three years following high school graduation. This principle raises some questions. Young people today tend to be fiercely independent. Many have worked to contribute to their own needs throughout their secondary schooling. Their image of

themselves incorporates this self sufficiency, and families have adjusted their spending patterns accordingly. To be suddenly faced with an increased load and the decreased resources resulting from more time applied to study and less to the labour force becomes an issue of some distress. There are, it would seem, many young people who would be willing to carry the burden of a student loan and subsequent debt in order to preserve their independence.

The independence of students of all ages must be recognized in any discussion of student finance. Hand in hand with independence is awareness and education. The recently instituted Career and Life Management curriculum in Alberta high schools is to be commended. Nevertheless, students frequently arrive at this juncture in a career unable to manage their own resources. Too little information may have been given to them, too little attention paid when the information seemed irrelevant. In its submission to the Task Force the Students' Union addressed the lack of financial knowledge with which many students leave high school, unable to understand mortgages, mill rates or meat prices, how to finance a car, a bank loan or simply how to balance a chequebook. If students are to be independent and fiscally responsible they must be aware of many issues. The Students' Union and Student Services have together established and funded the Student Financial Aid and Information Centre, staffed by three people, one of whom has the task of providing details on funding and budgeting to students and their families as well as offering consumer education workshops. It would seem that frequently students avail themselves of these services only after they are faced with a monetary shortfall.

Too often the automatic response is to access a student loan, oblivious to the consequences upon graduation. Knowledge and planning could well lessen some of the blows, and encourage a reasoned expectation in student living. Credit has become a password in our society, sometimes a gateway to instant reward, but often a means of meeting basic needs as alternative sources of funding dwindle. Credit cards are easily securable for students and well advertised across the Campus. If a student loan is the vehicle by which the student can access the University it is essential that there be an awareness of the procedure by which to apply for and obtain the loan and to consolidate it at the end of one's studies.

It is the recommendation of the Student's Union that the University implement a first year orientation course and that it include financial management as part of the curriculum.



iv. The mature student

An assumption is made that the University student is a carefree individual whose daily life revolves around self – going to classes and studying, perhaps spending some hours at a part-time job and probably socializing with one's peers.

Increasingly a different face is emerging. Students are older, have family responsibilities, are often women and may carry fewer courses over a greater number of years. This is true in both graduate and undergraduate studies.

Certain philosophical beliefs have had an impact on the large increase in numbers of mature students at universities. Today's society has acknowledged that individuals of any age should have access to educational opportunities to enhance their interests and talents. A university education has come to be seen as a lifelong process involving periodic retraining and continuing education, rather than as a part of school progression. In all probability, the number of older students at universities will continue to increase in years to come.

In 1983 the Senate Task Force on Mature Students recommended: *If university education is to be readily available to mature people in the general population, it is important to recognize that certain groups of mature students experience real financial problems and may need to be singled out for financial help*[4].

v. The single parent

Mature students are, of course, a varied group. A significant proportion are lone parent women who face considerable odds in completing a degree, not the least of which is financial. These women are considered to be students with special circumstances by the Students Finance Board, and are funded as such (that is up to $13,950 per academic year total loan and grant).

Lone parent students, particularly female ones, experience many unique problems. As a group they have more financial problems to begin with. If they are on welfare assistance, their economic situation is particularly fragile. Child care needs are demanding at this particular point in the life cycle and often these students have a very limited support network to provide the emotional and physical resources to assist in times of stress. While education provides a window of opportunity to this group, it adds another layer of demanding roles to an already bulging complex. Few instructors or administrators can tell just by looking that the student in front of them at nine in the morning has already done a load of laundry, travelled by bus to drop off her children at a day care centre, and sandwiched in a quick visit to the library. Timetabling difficulties, poorly planned service delivery, lack of supportive networks, and outdated scholarship and financial support policies plague this group of students[5].

Table 1[6]

Interrupted/adjusted University of Alberta studies because of having/raising a child

Student-Parent Type	Interrupted U of A program of studies because of having or raising children (i.e., left school and returned later)	Adjusted U of A program of studies because of having or raising children (i.e., changed number of courses per term or changed program)
Full-time	23%	31%
Part-time	27%	35%
Graduate	18%	27%
Undergraduate	28%	35%
Male	10%	23%
Female	41%	44%
Canadian	26%	37%
Foreign	19%	22%

Student parents studying to escape the cycle of poverty may be willing to make enormous sacrifices themselves, but are reluctant to see their children tolerate increased restraint. They are investing in the future and cannot afford to have this interfered with.

vi. The international student

The University of Alberta has long been host to students from other countries. In 1986 the General Faculties Council and the Board of Governors adopted the International Student Policy which both acknowledges the contribution foreign students and their families make to the University community and outlines the University's commitment to international students. (Appendix #4)

The goal of this Policy is that eventually all U of A students be defined as international students, that is that students are international in their perspective. It is in this context that we must consider the activities of foreign students in our University community as well as our ability to enable Canadian students to participate in a foreign environment.

Foreign students at the University of Alberta must pay a 100% differential in tuition and fees. Their participation in a new environment is severely hampered by financial constraints. While the differential fee may be the most significant expense unique to foreign students, other expenses cannot be ignored. When settlement, health care, immigration and income tax expenses are considered above and beyond the regular costs of living the burden on foreign students is considerable. Many are limited in access to resources to finance their education. Many come from countries where there are no government loan programs, where wages are too low to save sufficient funds to study in Canada and where there are restrictions on the amount of currency that can be taken out of the country. Employment for foreign students is now restricted to that which may be found on the University campus, and they are not eligible to participate in the Canada Student Loan Plan or its provincial counterpart. Although the spouse of a foreign student may be legally entitled to seek employment it is, in the current economic climate, almost impossible to find a job even with compensation at or only slightly above the minimum wage. Child care may be a particularly onerous load and in fact the spouse may choose not to work at all in order to avoid the cost of care.

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Although these realities may affect the undergraduate population, it is the graduate student for whom the consequences are most acute. Currently, 24% of graduate students are foreign students, half of them are married and an estimated two-thirds of these have children. They are essential to the fabric of the University and do not appropriate positions which would otherwise be filled by qualified Canadians. Indeed, an overview of the academic staff at the University of Alberta shows that the majority have themselves benefited from the chance to study not only outside of the province, but out of the country.

The Faculty of Graduate Studies and Research ad hoc Committee on Differential Fees for Foreign Graduate Students (September 1991) found that of the universities in the four western provinces it was only those in the Province of Alberta which exact a surcharge on the graduate student. The University of Calgary has established a university fund to help foreign students with their fees. Eastern Canadian Universities which have been directed to charge foreign graduate students differential fees have well established and advertised fee waiver programs that help them recruit outstanding foreign graduate students. The Province of Alberta is in fact the only one which allows the differential fee to flow directly to the universities. The effect of this is to place the University in a conflict of interest between needing revenue and wanting to assist students.

Foreign students enrich our campus, providing a much needed international dimension. Through the unique perspectives they bring to classroom discussions and through participation outside the classroom they increase the opportunities for Canadians to become international. We must continue to attract the best foreign students, to afford them the opportunity of participating in our faculties without undue hardship, to maintain the links established within our global village and to ever avail ourselves of the chance to forge new ones.

Upon completing their degrees and returning home many students will fulfill leadership roles. The goodwill these students feel towards Alberta, Canada and the University has substantial benefits to Albertans in terms of future economic opportunities and our part in the global village[7].

Recommendation #3
That the Board of Governors be asked to review its policy with respect to differential fees for foreign students taking into account the policy of General Faculties Council, the practices at other universities, and the contribution that foreign students make to the University of Alberta.

Recommendation #4
That the Alberta Government waive the differential fee for foreign students.

vii. The aboriginal student

A special piece of the jigsaw that is the student body is the native student, recognized by Native Student Services and sometimes funded as a separate entity. Students who are Treaty, Status, Inuit or recognized under Bill C-31 may be funded by the Department of Indian Affairs, often through their Band. Funds have been cut back and a "priority" ranking established, creating a difficult and unrealistic situation whereby it is only the continuing student, that is one carrying on from past to current academic year without a break in studies, who is assured of funding. At the present time most native students seeking entrance to the University are mature students and consequently relegated to Priority #3, a postsecondary student returning after a break in studies; or Priority #4, one who starts postsecondary studies after a break from high school. Funding for them is now almost impossible without some technicality being explored which will allow access, or resorting to the channels open to all students. Monies will not be found for two degrees "at the same level"; a Master's and Doctoral program are seen to be the same level.

Metis and non-status Indians must apply to the Students Finance Board or for bursary funding through Alberta Family and Social Services, Northern Development Council or private corporations who may require a service commitment on completion of study.

The aboriginal student is almost always a mature student, often with dependents and facing a return to study in an unfamiliar situation. Generosity and sharing are a cultural tradition which can leave the student without enough to cover expenses. The reentry is likely to be eased by the Transition Year Program which allows the student to study in a supportive environment and renew faded abilities such as study skills and writing effectiveness.

The fastest growing population group in our country are Native people - forty per cent are under the age of sixteen. The University objective is a population that is five per cent Native. At this time in the development of our country it would seem important that consideration be given to the training of teachers, physicians, lawyers and business persons who will be the leaders prepared to orchestrate self government for the Indian nation.

Recommendation #5
That the Department of Indian Affairs support all native students who are granted admission to the University and review the barriers that prevent students from accessing degrees at the same level.

II. Student Needs

The neediest students should be supported at a level that is adequate for them and all programs of assistance be should be client centred and flexible. These neediest students are likely to be married or single parents or those who represent the non-traditional student. The President of the Aboriginal Law Students' Association eloquently described the need to attract and maintain students of Aboriginal descent, both by assuring them of adequate resources and customizing loan programs so that achievements and special needs are recognized, "It is hoped that those students whose needs and efforts exceed those of the average student will be allowed to accept extra funding without fear of reprisal from the Board". His colleague, a first year Law student from Yellowknife, lives in a family of five with a monthly income of $1,100 which must cover everything from dental expenses to school field trips. The austerity implicit in this kind of financial restriction can only be imagined when the Edmonton Social Planning Council defines the monthly need of the standard family of four as close to $2,180 each month.

i. Fees

The current Alberta Government tuition fee policy was issued in April of 1991 and assumes that students will make a reasonable contribution to the costs of postsecondary education relative to the benefits they receive and the contribution made by taxpayer. Thus fees may increase by about two hundred dollars each year until a fee revenue ceiling is reached which is no more than twenty per cent of the University's net operating expenditures. At the same time the Provincial Government assured students that loan maximums accessible through the Students' Finance Board would be raised in concert with the fee increases. While this has been true to date only 3.8% of the student body actually receive the maximum, and the large number of students affected by fee increases will be those who are funded at a level far below the maximum or those who desperately try to manage without going into debt. (Appendix #5)

ii. Housing

Mature students, be they married or unmarried, graduate or undergraduate students, almost all expressed some distress with housing. University housing is often seen to be inadequate and escalating in expense. Complexes such as Michener Park and HUB are seen as a necessary social phenomenon for many students, especially those far from home, but costs are not considered competitive and may result in students searching shelter that is less expensive, less accessible, less conducive to healthy family living and totally lacking the community aspect of university life which the residences provide. Residence costs are greater than the allotment budgeted by the Students Finance Board for shelter. Although the U of A Report of the Housing and Food Services Residence Task Force of April 1992 recommended that international students be integrated into the University residences it also supported the current position of not subsidizing student housing. A two bedroom row house in Michener Park now rents for $535 a month - a large outlay for someone depending on an assistantship at $12,000 a year or a PhD Scholarship at $13,000.

Recommendation #6
That the University review its policy with respect to the cost of student housing and recognize the contribution that housing makes to the quality of a student's life.

A seemingly simple alleviation of the plight of settlement in a temporary home, sometimes with an unaccustomed climate, was proffered by the Masters and Doctoral students in Education who visited the Task Force - a furniture and clothing depot where student families new to the community can clothe themselves for winter and furnish their homes at a minimum cost.

Recommendation #7
That the University and the Graduate Students' Association work together to find space for and organize a furniture and winter clothing exchange for the use of international and out-of-city students.

Women were universally concerned with "a safe environment" for self and children and would go some distance from the University if necessary to find this. Some students with families manage to live in housing cooperatives or subsidized housing, and this appears to be an extremely satisfactory arrangement. The recent addition of the LRT system to the Campus does act as a convenient conduit to less expensive housing away from the University area but this factor may further alienate the foreign student who has a real need for a warm community environment for self and family.

iii. Child Care

Child care is a major issue for many mature students. The subject has been thoroughly documented by the Council on Student Life at the University of Alberta in the Report on Child Care. Accessibility, affordability and flexibility are key issues for Canadian students. A willingness to address these concerns means that a university can serve the non-traditional, frequently less affluent student. A family may qualify for provincial subsidies of up to $330 per month for children under nineteen months of age and $240 for children older than that in a day care or approved family day home. The mean subsidy actually received is in fact only $61.38 for unmarried students, $121.67 for foreign students. Child care is expensive, particularly in a Centre that is well staffed and credible. Day care in the University area at the time of this study costs $400 to $450 per child per month. Student families tend to use Family Day Homes which are less expensive and more flexible. Monies must be made available for "after hours" baby sitting for those who must attend classes and labs open to them outside of the regular work week. At present the Child Care subsidy does not allow this exigency, and those who do use Family Day Homes on a 12 to 8 rather than 9 to 5 basis must apply for funding from the Students Finance Board. It is important that mature students who have a need for child care during the evening, on a Saturday or to enroll in Spring or Summer sessions have this information.

Table 2 attests to the changing demography. Although alternate arrangements may be made for children who are too young to be left alone, it is fair to assume that child care is essential.

Table 2[8]

Percentage of students who have children and average number of children

	Have Children	Average Number of Children	Number of Children (living with student) too young to be left alone
Full-time Students	11.3%	1.90	1.42
Part-time Students	34.7%	1.92	1.39
Graduate Students	28.0%	1.85	1.48
Undergraduate Students	8.6%	1.95	1.37
Male Students	14.9%	1.85	1.53
Female Students	10.6%	1.97	1.26
Canadian Students	9.7%	2.01	1.47
Foreign Students	30.7%	1.70	1.28

iv. Transportation

This can be an expense that will tip the budget balance for the student living at a subsistence level. Students in some professional faculties must have access to a car, but current allowable expenses for student assistance do not even cover the cost of a bus pass in the city. Students from outside of the city may access up to $2000 in an "equalization grant" from the Students Finance Board, presumably to cover moving and transit costs to and from one's home base. Costs incurred in attending a family wedding or funeral may be given consideration.

v. Recreation

The principles of postsecondary education are more than merely the acquisition of 120 course hours. It is ideally a whole experience, an interaction with the University community, participation in extra-curricular activities, a need to maintain health. Spending estimates established in 1984 cannot begin to address the costs of a bowl of chili, a pair of running shoes or a night at the movies.

vi. Incidental Costs

It is difficult to specify the particular needs of each Faculty in a report such as this but it is important to note that there are extra costs involved in the acquisition of a graduate or professional degree of which the public is largely unaware. The cost of a textbook in Medicine, Nursing or Rehabilitation Medicine may be $150 to $200. Costs of research and thesis preparation are seldom allowed for in assistantships and scholarships. Photocopying for some graduate nurses is estimated to be $500 each year and students in Rehabilitation Medicine pay $800 for a certification exam.

Prospective students in the community must be made aware of the costs of graduate education for if insufficiently funded the completion of their programs will be in jeopardy. One submission received by the Task Force strongly supported the thesis that increased awareness in the community of the real costs of education would act to encourage fund raising in the private and corporate sectors.

The following table is based on the Alberta Consumer Price Index and reflects the decrease in expendable dollars since the living allowance guidelines were defined. In 1984/85 the Students Finance Board living allowance dropped from $610 per month to $540 following a significant decline in rent paid by students. Since that time the Board's living allowance has increased by 14%. Canada Mortgage and Housing Corporation records indicate that rent in Edmonton has increased a total of 11% but this does not reveal the figures for the University area or University Housing, both of which have gone up by a much larger percentage. It must also be emphasized that a widespread increase in the cost of living is notable.

A student budget review from the University's Student Financial Aid and Information Centre appears as Appendix #7.

STUDENTS FINANCE BOARD GUIDELINES FOR STUDENT LIVING ALLOWANCE PER MONTH

Date	Alberta CPI (1986 = 100)	Single Student Away From Home		Married Students		Single Parent with One Child	
		Actual	1992$	Actual	1992$	Actual	1992$
1983/84	91.5	610	843	1,050	1,450	1,085	1,499
1984/85	93.9	540	727	915	1,232	985	1,326
1985/86	95.7	545	712	925	1,209	995	1,301
1986/87	100.0	575	727	985	1,245	1,045	1,321
1987/88	104.0	575	699	985	1,197	1,045	1,270
1988/89	106.8	575	681	985	1,166	1,045	1,237
1989/90	111.3	595	676	1,020	1,159	1,085	1,233
1990/91	117.7	615	661	1,060	1,138	1,125	1,208
1991/92	124.6	615	624	1,060	1,075	1,125	1,141
1992/93	126.4*	615	615	1,060	1,060	1,125	1,125
since 83/84:		down $228 down 27%		down $390 down 27%		down $374 down 25%	

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FUNDING POSTSECONDARY EDUCATION

The cost of education is a shared responsibility among students, parents, spouses and government.

Student assistance is intended to be supplemental to student and family resources.

Assistance is awarded on financial need.[9]

The Task Force recognizes the need of the governments, both federal and provincial, to be responsible to the taxpayer and at the same time ensure that adequate numbers of eligible students have access to higher education. It should be stated that the real cost to the University of Alberta to educate each student is about $11,000 this year. At the present time the student is responsible for 13.8% of this in tuition or instructional fees and 2% in other fees to a total of almost 16%.

Fifty-two percent of students at the University are able to pursue their education without seeking loan assistance from the Students Finance Board. It is unknown what proportion does this through part-time and summer employment, parental or spousal support, or relinquishing savings. The University student for whom these sources are inadequate to meet the costs of education may be dependent upon two levels of Government for support.

The objectives of the provincial loan programs as defined by the Secretary of State of Canada are:

To encourage and assist financially needy students to participate in postsecondary education through the provision of programs and services of financial assistance; and

To ensure sufficient flexibility so that programs and services of financial assistance respond to the changing needs of students.

The federal principles of the government student loan plans speak to providing loan assistance towards meeting the costs of full-time study at the postsecondary level as a supplement to other resources available to students from their families, their own efforts and other student awards.

> The Provincial principles state that all qualified students should be able to pursue postsecondary education and training without undue financial hardship. Government programs and services of financial assistance should increase opportunities for participation in postsecondary education and training by reducing geographic, socioeconomic and other constraints experienced by specific groups in society.

I. Student Loans

Student assistance flows from the Canada and Alberta Student Loan Programs, put together by the Students Finance Board (Appendix #8) based on the student's unmet need as determined by the assessment process. In a single year a student may receive funds that are not repayable (provincial grants and bursaries); funds that are repayable under a federal guarantee; and funds that are repayable under the provincial guaranteed loan program. The loan program for the needy student is designed to cover living costs and tuition fees[10].

Financial assistance in the form of government guaranteed loans and grants is the principal means by which postsecondary education is made accessible to as many academically qualified Albertans as possible. In 1990-91 total assistance provided to 49,903 students in the province was in excess of $217 million. Forty-five per cent of these students are in universities.

The basic structure of the Canada Student Loans Program has not changed appreciably since its introduction in 1964. Allowances and weekly loan limits have not changed since 1984 when the federal government froze them as part of its deficit reduction program. Something has changed - the characteristics of the postsecondary student body in 1991-92 are appreciably different from those of 1964. The numbers of married students, single parents with dependent children and part-time students have all increased significantly. The student, in order to have access to a Government loan, is expected to make a minimum contribution of $1350 for a four month

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work term or $720 for 2 months, usually accomplished in the summer. It is unlikely that a student pursuing a career in the humanities and wanting an appropriate experience will find work as lucrative as that for engineers or computer scientists. Some summers it is hard for everyone. The Students Finance Board presently funds students with special circumstances up to $13,950 a year in total loan and grant assistance. This includes a maintenance grant of up to $6,000 each year for undergraduate study.[10] Disabled students may be eligible for $1,000 each semester to meet the cost of special needs, which may be equipment or tutoring. Lifetime debt limits are also established by the Board, and remission may be paid on the provincial portion of the loan after a certain level is reached.

In presentations to the Task Force, the monthly living allowance provided by the Finance Board was consistently singled out as an area where improvement was required. Currently the allocation for a single student living away from home is $615 each month, an aggregate increase of only five dollars in the past nine years.

In March of 1992 the Minister of Advanced Education recognized that "the number one issue with the students in Alberta has been this whole question of the weekly loan amount, which has been fixed for seven or eight years at $105. (The) federal minister has informed me...that his hands are virtually tied. However, if he could (use) the Income Tax Act or ease the default rate, he would give that serious consideration."

The Minister further recognized the need to improve the current situation, saying "I would look forward to the Federal Minister announcing some time this year, on the recommendation of the provincial ministers that the weekly allowance be increased to some realistic amount". To date this has not occurred.

Recommendation #8
That the monthly living allowance defined by the Students Finance Board be raised to an appropriate level, that it be indexed to inflation in future years and that the maximum loan amount be adjusted to ensure that students have a total income at least equal to the current level of social assistance.

The Mature Undergraduates and Graduates Society presented a submission to the Task Force outlining their concerns and some possible solutions which would help the financially responsible student to monitor the financial situation so as to enable the borrower to manage and repay debt. Essentially they asked for the opportunity to supplement income through employment without the penalty of reduced loans. The concerns expressed really demand *flexibility rather than increased government spending.*

Mature students who are married expressed a need for flexibility in being able to earn more than the $50 per week now exempt as an asset by the Students Finance Board, particularly if support of family was involved. Frequently the incentive to "work and not declare it" or manipulate the system in some other way was expressed as a concern, but also seen as a realistic need. This was of enormous concern to the Task Force, and again seemed to point to the essential lack of trust between the Finance Board and the student, as well as the lack of individual design of a financial plan which would in the long run be advantageous in meeting the needs of both. One study suggests that part-time earnings be treated in the same manner as work term employment, that is to assess a flat rate contribution[11].

Recommendation #9
That the Students Finance Board allow students to keep a larger portion of their part-time earnings and that a more flexible measure be used to determine the value of part-time earnings.

Just as mature students must learn to become flexible and creative in handling a reduced income, increased expenses, and stringent demands on their time, so must the loan programs come to terms with the need for flexibility in dealing with many aspects of the mature student's needs. Consideration of assets is a major factor. The current policy of the Students Finance Board could be considered to be discriminatory when it demands the liquidation of such assets as RRSPs for the mature student or those returning to school. After ten or fifteen years in the workplace, those individuals who are mindful of the future and doubtful of the adequacy of pension plans will likely have secured some investments. Mandatory divestment of these could serve as a disincentive to students wanting to upgrade their skills.

There are several reasons for protecting RRSPs from consideration as a liquefiable asset under the student loan plan. The system is predicated on students making a contribution to their own education. The Provincial Government sets its target for this contribution (the students' "fair share") at 20% of the cost of education. Because education has personal and societal benefits, the community bears a proportion of the cost of education. To include RRSPs without limit or exemption seems to stray from this apportioning of the costs of education, as it asks the prospective student to surrender not only liquid assets, income and foregone income for the schooling period, but permanent assets built up over years of working and saving.

There is a particularly disproportionate effect on mature students and women under this approach, which is unacceptable on two grounds: first, access should be based on academic ability; second, it is a stated federal goal to enhance education as a "lifelong process", particularly as this has large benefits for our economic competitiveness. To inhibit access to the system by these groups runs counter to this objective. The effect on mature students and women should be clear: women must contend with having fewer average years in the workforce, and thus have less opportunity to build the financial security they desire; mature students, if forced to liquidate retirement savings to return to school, face a sharply reduced earning period within which to rebuild those savings. Moreover, in spite of potentially increased earning potential, they are denied the benefits of accruing their investment over a period of years to maximize their return. RRSPs have a significant social benefit, in addition to the personal benefit enjoyed by the owner. It is (or should be) desirable for a society to have a retired population able to provide for its needs. Thus it can be argued that just as the principal residence is considered by the Board to be an essential asset, so the RRSP acquired within a stipulated period of time should be protected.

Recommendation #10
That the Students Finance Board not require the liquidation of RRSPs as part of the qualification process for student loans as, except in those cases where the RRSP has been established within the preceding twenty-four months.

A **spousal contribution** is mandatory in assisting the student unless the Board considers there to be as justifiable a reason as staying at home with children under the age of six, documented inability to find employment, a certified medical reason, or being a full- time student. The married student may be the least well off of all student groups with inequitable allowances and higher expenses. This is often a student returning to school, foregoing income and accepting a significantly diminished standard of living, or a student seeking success whose spouse is non-supportive. The net income of a spouse minus $200 each month is calculated as a financial resource.

Table3[12]

Marital status of University of Alberta students

	Single	Married/Common Law	Divorced/Separated/Widowed
Full-time Students	75.4%	23.0%	1.6%
Part-time Students	48.0%	49.3%	2.7%
Graduate Students	50.6%	45.6%	3.8%
Undergraduate Students	80.1%	18.9%	1.0%
Male Students	71.7%	26.6%	1.7%
Female Students	75.7%	22.7%	1.6%
Canadian Students	76.3%	22.4%	1.2%
Foreign Students	58.5%	37.5%	4.0%
Students with Children	4.5%	87.1%	8.4%
Students without Children	83.8%	15.5%	0.7%

II. Parental Support

The issue of **parental support** in a student's postsecondary education is a difficult one in a changing world. Parents are expected to contribute financially to a child's education for the first three years following high school graduation. No real changes have been made to Federal parental contribution tables since 1984-85 and these tables continue to be used in other provinces; changes made in 1990 are described by one awards officer as "band-aids applied to a spurting arterial wound". The Province of Alberta is to be commended for having made significant changes at that time and for having increased provincial assistance by $6.6 million in that year, recognizing the additional costs. Parental contribution tables which reflect only income and not cost of living or the independence thrust upon some students will be hopelessly out of date and misleading.

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In the Province of Alberta self-employed parents are required to make an additional contribution that is equal to five per cent of net business assets over $250,000. British Columbia and Alberta stand alone in the country in considering parental assets in loan assessment. As a means of assessing obligation based on income the tool is unrealistic; based on assets it does not work because what has value on paper may today be a white elephant. Assessment of income by the Students Finance Board relies almost exclusively on the information cited on Line 150 of the Federal Government Income Tax form. The accuracy of this information may be called into question in some cases; family businesses file income tax on a cash rather than accrual basis, are subject to inventory changes, business structure and capital gains from the sale of equipment. This implies the possibility of selling assets to pay education expenses. A farmer told the Task Force, "in farming you cannot always make that assumption". Most people in small business would concur. The Students Finance Board may be asking the wrong questions and depending too much on potentially misleading information. Instead of relying on Line 150 the question could be **"What is your family total cash income from all sources"** or **"List all the potential sources of income that may be used to support this student during the school year"**.

Eliminating the confusion of inaccurate assessment could well have other benefits. Criticism prevails over families receiving loans inappropriately in spite of their ability to pay. At the same time the very group who should be targeted for funding and increased access to the postsecondary system may simply back away from the criteria and fail to make an application for funding or realize the right to and probable success of a subsequent appeal.

The increased incidence of family breakdown, abusive family situations and changes in type of student-shared living arrangements that parents may be reluctant to support, all complicate the decision as to whether a financial contribution by the parents should be required.

Equally significant in the reality of today, and no doubt the future, is the expectation of parents themselves. Many are challenged economically to provide families with the kind of interesting lifestyle which encourages the curiosity and excitement of the academic environment. Debts are accumulated and the sudden requirements of escalating educational costs may be onerous. Priorities may, indeed, be in a parent's own lifelong learning process, or may be stretched to cover the learning needs of others in the family.

Parents may choose to plan for a student's post high school years, and this may be done in a number of ways including tax sheltered plans. This of course assumes the intention to seek a University degree and the ability and desire of the family to make this sacrifice.

The amount that can be claimed as an education tax credit has very recently been raised from $60 to $80 each month for a full-time student or as an $800 tax credit which can be transferred to a supporting spouse, parent or grandparent. An initiative of the Students' Union of the University of Alberta, this exhortation had an impact at the federal government level.

Reflecting all of these circumstances, the Task Force recommends:

Recommendation #11
That the Students Finance Board reconsider the exclusive use of Line 150 of the Revenue Canada Income Tax form as an assessment of parental ability to pay.

Recommendation #12
That the required parental contribution be revised to better reflect the prevailing economic conditions and the actual financial status of the family and to respect the independence of the student.

Table 4[13]

	Expected Parental Contributions	
Parental Income	Federal Table	Provincial Table
$30,000	$ 0	$ 0
35,000	1,394	1,050
40,000	2,346	2,000
45,000	3,604	2,700
50,000	5,168	3,500
55,000	7,038	4,400
60,000	9,214	5,400

III. Scholarships and Bursaries

SCHOLARSHIP

AN AWARD GIVEN TO A STUDENT ON THE BASIS OF OVERALL SUPERIOR ACADEMIC ACHIEVEMENT IN A FACULTY, DEPARTMENT OR DEGREE PROGRAM. SECONDARY SELECTION CRITERIA MAY ALSO BE USED.....

General Faculties Council (GFC) in a statement in March of 1980 recommended "that sufficient funding be provided so that students in the top 5% of academic attainment within the Faculty can be rewarded"[14]. (Appendix #9) Only 2% of students actually receive this kind of recognition, and some of this is so meagre as to be almost meaningless in 1992. Now students must attain an average of 92% as entrants or a grade point average of 8.5 while at the University to acquire a merit scholarship of any amount. Many currently available discharge a value of four to five hundred dollars, some as low as two hundred.

Recommendation #13
That the University strive to achieve the General Faculties Council goal of merit based awards for the top 5% of students in each faculty within the next five years.

There is no question that the Heritage Scholarship Fund, established in 1981, has been a valuable investment in the Province's future. Seventy thousand Albertans have had their achievement recognized, and in excess of $98 million has been awarded. In its foresight and generosity the Province may have done the University a disservice, eliminating the urgency of seeking its own scholarship funds. The result is that the University of Alberta would appear to be severely hampered in the area of scholarships and bursaries. The intentions of 1980 to establish a new Undergraduate Scholarship Program may have been usurped by fleeting economic prosperity. In recent years the University has chosen to recognize prominent individuals with scholars named in their honour and generous scholarships awarded across the Campus. Endowment funding will produce some monies in the future.

At the present time there is no clearly defined policy at the University of Alberta around criteria for scholarship funding. Need-based bursaries are administered by the Student Financial Aid and Information Centre, scholarships at the undergraduate level by the Student Awards Office and at the graduate level by the Faculty of Graduate Studies. Many merit awards have a financial need component. There are definitely two schools of thought on the criteria on which awards should be disseminated, schools like Harvard having no such thing as a reward that is not need-based, schools like Dalhousie where the vast majority of funds are allocated on one basis or the other. The University of British Columbia Senate has recently voted to reject awards that are not clearly defined and it would seem advantageous for this University to clarify its position.

There are significant problems caused by the lack of definition in the terms "scholarship" and "bursary" by the University. The Finance Board considers both categories of award as income and reduces them from the loan. This is not, strictly speaking, a problem of the University, but the University is inadvertently exacerbating the situation through its own policy. Virtually all awards listed in the calendar are described as awarded on the basis of "academic achievement and financial need".

BURSARY

AN AWARD OF ANY MONETARY VALUE GIVEN TO A STUDENT ON THE BASIS OF SATISFACTORY ACADEMIC STANDING AND DEMONSTRATED FINANCIAL NEED

This would be justifiable if the University assessed need before dispensing the award, but in many cases it does not. The University is awarding money which it defines as partially "need-based" while not actually testing for need. In fact, most awards are dispensed solely on the basis of the student's grade point average.

Scholarships and bursaries are seen by the Students Finance Board to be a personal resource to the student when calculating income. Should a student receive a scholarship or bursary, all but $800 is deducted from the next loan disbursement which the student will receive. This is justified as a means to long term debt reduction to the student, but the Task Force feels very strongly that the practice is

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discriminatory and must be reconsidered. A scholarship as a merit award is a prize, an incentive to hurdle the barriers with height to spare and to achieve one's personal best. For the scholar not relying on loans this is indeed true. For those with unmet need there is virtually no change; the very basic need will be covered, now more than ever by self but there is really no prize. Most scholarship winners are middle class students; although their financial struggles are fewer they have the benefit of the full scholarship.

The policy around scholarships can be a disincentive also to donors and to the University in diverting funds to merit reward when they are seen to be subsidizing the government. For all of these reasons it is recommended:

Recommendation #14
That the University distinguish between "merit" and "need" in its scholarship and bursary system and clarify the criteria for all awards.

Recommendation #15
That the Students Finance Board recognize scholarship monies as a prize and not penalize outstanding performance.

There is a trend in universities to compete for, and reward handsomely, the elite scholar. Universities advertise openly and personally solicit individuals who have proved to be prized young women or men in their high schools. To this end the Alberta Government, in its recent review of the Heritage Scholarship Fund first established in 1981, has chosen to reward the Province's top 10 high school students as Rutherford Scholars with an additional $1500 each. In fact, it would seem that university entrants are much better served in scholarship monies than are continuing or finishing students, and it is the latter category who more often encounter financial difficulty. It is unfortunate that in restructuring the Fund the Louise McKinney Scholarships, at $3000 each the greatest source of revenue for 246 undergraduate scholars, will now realize a reduced worth of $2000.

Recommendation #16
That the University increase the number and value of awards for continuing undergraduate students - those in third or fourth year of study.

The University has little more than $1,211,000 in award money for its more than 25,000 undergraduate students, (an average of fifty-eight dollars each). Of this amount only $230,796.50 has a financial need component. To this number can be added other awards which bring the sum of all awards given to undergraduate students, both entering and continuing, at the University of Alberta to $6,251,702. Of greatest significance in this figure are the Provincial Heritage Scholarships which in 1991 provided $2,238,900 as Rutherford Scholarships to 1897 students entering the University from high school and a further $1,106,000 to continuing students.

Faculty	No. of Students	Funds	Scholarship $ per Student
Education	3,429	$38,160	$11
Home. Ec.	363	$9,900	$27
Nursing	680	$20,850	$31
St. Jean	563	$18,500	$33
Pharmacy	416	$18,850	$45
Dentistry	271	$14,820	$55
Phys. Ed.	629	$34,700	$55
Arts	4,143	$240,258	$58
Science	4,443	$286,971	$65
Engineering	2,200	$143,700	$65
Rehab. Med	518	$35,628	$69
Business	1,706	$122,700	$72
Medicine	932	$101,076	$108
Ag & For	523	$59,343	$113
Law	498	$65,973	$132

The Government of Canada has recognized the opportunities of technology's global economy with the establishment of Canada Scholarships to reward academic excellence and encourage more of the country's most promising students to choose careers in science and engineering. These awards are evenly divided between men and women and are available to first year undergraduates and then renewable up to three times to a total of $8000. There are, too, other prizes for which the University chooses the candidates but has no financial involvement, as for example 93 Alberta Heritage Foundation for Medical Research and 108 Natural Sciences and Engineering Research summer awards to a value of $353,000 and $328,000 respectively.

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Awards, scholarships and bursaries must keep pace with the rising costs of education. Every effort should be made to ensure that both the number of awards given out and their value is increased. Any further increases in tuition should be instituted in conjunction with increased funding of need-based bursaries or merit scholarships. At the University of British Columbia the Student Aid Fund was created by taking a percentage of the student fee increase for a three year period and designating it for financial need based student support. In the first year the fund provided $450,000 and by 1994 there should be a stable $1,500,000 fund which may be increased in future through a similar surcharge on revenue generated through a fee increase.

Recommendation #17
That any further increases to tuition and fees be accompanied by increased funding of need-based awards.

As rising costs are recognized, so must social trends be considered in the establishment of new scholarships. Although the current policy prohibits acceptance by the University of an award which in any way contravenes the Canadian Charter of Rights and Freedoms or the Alberta Individual's Rights Protection Act, an award may be accepted and administered if it is intended to benefit a disadvantaged or underrepresented group. This award would be subject to review within fifteen years. It is with this proviso that the Task Force responds to the need expressed by the Native students and the mature students that scholarships and bursaries be created and stipulated on their behalf.

Dianne Kieren, in her paper "Crowded Role Clusters: Competing Roles for Today's Post Secondary Students" asks the questions, "Are scholarships limited to younger students? Are financial programs limited as well?" and concluded this to be true. Submissions made to the Task Force by the Mature Undergraduates and Graduates Society and the Graduate Nurses' Association point to the need for more scholarships for part-time students. Mature students, and single parents in particular, must perform a dance routine of extraordinary intricacy, all the while juggling plates marked classes, family, library, job, relationships, study. Suddenly scholars, they may have been in the workplace for long enough that systems of study have disintegrated and must be relearned. For lone parents, usually women, this becomes a full-time occupation complicated by a course of study. To attempt more than three courses in any one semester would be an untenable burden, and there may be periods when even a course load of this size is not possible. General Faculties Council recognized this dilemma in declaring that *"all new awards established in 1990-91 and thereafter by the University, unless otherwise specified by the donor, shall be available to all meritorious students who have completed the number of courses defined in a normal, full course load. Students who do not complete this in one year may apply when they have accumulated the required number of courses."*[15]

This is a beginning. The question of awards for students carrying part-time course loads is currently under review and this would appear to be compliant with the need for flexibility as postsecondary programs look toward the future.

Recommendation #18
That the University increase the number and value of awards directed at targeted groups, including students who are mature, Aboriginal or disabled, regardless of course load, and that the 1990 General Faculties Council Policy regarding the eligibility of part-time students be extended to cover as many awards as possible.

It would seem that in this day when creative solutions are obligatory one must look to the most obvious routes of support. For a university this should be its alumni. Students who presented submissions to the Task Force expressed the wish that there be closer ties with the alumni, not only for direct financial support but for mentoring and part-time or summer jobs. There can hardly be any doubt that a closer tie would be mutually supportive with the University the ultimate winner when satisfied and grateful students become involved and beneficent graduates.

The University of Alberta Alumni Association provides $6100 each year in scholarships and awards, the sum of Constituent Association scholarships and awards (Dental, Education, Health Services, Library, Medical and Nursing) is $8750 each year. The Development Office of the University is sensitive to financial need, and solicits private funds in support of the University's academic priorities from Alumni and friends, corporations and foundations, parents and students. It is hoped that in concert with the Alumni

Association there will be scholarship monies raised, a principle which can only enhance the reputation of the University and expand good will.

The question of accessibility to information in the area of financial assistance must be addressed. At present the primary vehicle by which material is shared with students is the University Calendar. This is seen as being confusing and inaccessible. Students looking to find criteria specific to their needs or abilities are stymied. The University of Calgary publishes a one hundred page book which provides general and award specific information, definitions and application deadlines, as well as detailed descriptions of awards which are well indexed. This book serves as a tribute to current award winners who are recognized as part of the content. A brochure entitled "Financing your Education - What it Costs and Available Resources" provides an initiation to the meandering path the student must follow to fiscal literacy.

The consolidation of information and its communication to the prospective or continuing student are seen to be priorities for this University. This could be produced as a computer diskette.

Recommendation #19
That the University ensure that criteria for financial assistance and awards are clearly and accurately communicated by means of a distinctive publication and related computer program.

IV. Assistantships

The three main sources of funding for graduate students at the University of Alberta are scholarships and awards granted for academic excellence and outstanding research, graduate teaching or research assistantships, and government loans and bursaries. A schedule of Graduate Assistantship Payments appears as Appendix #10. As with undergraduate students, scholarships are awarded both by nomination and by application in open competition. Many recognize excellence in specialized areas, while others are granted in any field or at any level of graduate study. In addition to University administered funding, much financial support comes from external agencies, both national and local, as well as from the Provincial Government and the Alberta Heritage Scholarship Fund. Major graduate awards normally have a value between $8,000 and $12,000. Most are for one year only; application for renewal is considered in open competition. Holders of major awards are required to limit their additional income producing work, and may be restricted in the funding they can accept from other sources.

Approximately one third of the graduate award funding at the University of Alberta comes from fellowship programs supported by three major external agencies: the Social Sciences and Humanities Research Council of Canada (SSHRC), the Natural Sciences and Engineering Research Council of Canada (NSERC) and the Medical Research Council of Canada (MRC).

"In contrast to undergraduate students, graduate students frequently pursue their studies at universities outside their home country. The University of Alberta depends upon quality foreign graduate students for the development and maintenance of its teaching and research programs at a world class level. The current high differential fees, the spectre of further fee increases and the absence of a fee waiver policy at the University of Alberta place this University at a distinct disadvantage in the national and international context for attracting top quality foreign graduate students.[16]"

The recruitment potential of the Faculty of Graduate Studies is but one of the manifest problems with the policy of the Government of Alberta as it now stands. The essential reality which must be recognized in sorting through the differential fee dilemma is the contribution made to the University by the graduate student and by the University to the undergraduate. It is the students in the Faculty of Graduate Studies, people with talent and promise who bring grant funding to the University, participate in the education of the undergraduate population, and spread the reputation of the institution throughout the global village. These students are less able to pursue academic objectives when they are faced with the stress of poverty. The Dean of Science states, *"It is in our collective best interest to minimize non-academic impediments to academic progress."*

Steps toward minimization were taken this year by the Graduate Students' Association who, in negotiations with the Board of Governors, created the University of Alberta Graduate Student Differential

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Fee Award. Depending on the amount in the scholarship fund and the number of people who are eligible to apply, this should mean that a foreign student holding an assistantship can expect to receive a scholarship of about $1000. In order to be eligible, a foreign student must hold an assistantship paid out of University operating funds or hold a PhD Recruitment Scholarship or a U of A Scholarship, pay the full graduate program fee and pay the 100% foreign differential assessed on instructional fees. (Appendix #11)

The fund was established after the Graduate Students' Association agreed to a two per cent pay increase for graduate assistants for 1992-93, with one per cent, or about $110,000 being set aside to establish the fund. A disability insurance policy carrying a premium of $23,000 a year and accessed only once in ten years was eliminated and this together with $40,000 contributed by the Vice-President (Academic) augmented the fund. Beginning in 1993-94 the University will underwrite the scholarship fund out of its operating budget.

This fund does provide relief for a substantial group of those most drastically affected. Since it does not cover those holding positions financed from trust accounts, further relief is needed.

This program highlights the value that graduate students themselves place on their academic experience and on their colleagues. It may be a beginning in dealing with the issue of high differential fees, but it is not the answer; for many it will not be enough, for it is not everyone who has a full assistantship. Too often these are divided, and thus so will be the Award. Unfortunately the University bears some responsibility in this when the promise of an assistantship has been dangled as a carrot to entice a talented prospect who may then arrive in a new environment to face the issue of coping with less than expected.

A Department Chair, in an erroneous gesture of generosity, may divide a Graduate Assistantship like so many pieces of a pie. To someone on leave from a college and receiving a large part of an annual salary a four hour teaching assignment "might be the Oiler tickets". To a student from another country with a family to feed it is a fraction of a grocery bill. FS Chia, Dean of the Faculty of Graduate Studies and Research, wrote to all Chairs and graduate Coordinators in May of 1992:

"...I have become painfully aware that some students, in a few departments are suffering serious hardship...many students are supported wholly by graduate assistantships..."

Assistantship stipends do not keep pace with student costs, especially fees. This is a particular problem for foreign students for whom the differential fee is so significant. In view of these problems Dean Chia urged that departments not admit a student unless there is support available for twelve months of the year and the full length of the program. He further requested that Department Chairs be responsible for seeing that students have full information of the costs of studying and living in Edmonton and of the amount and source of all funds which will be provided, and added that foreign students should be discouraged from coming unless full support for twelve months of the year be available from assistantships, scholarships or from the student's own resources.

Recommendation #20
That the Administration require Department Chairs to be fiscally responsible in admitting only the number of graduate students who can be fully supported so that no graduate student's studies will be interrupted because of insufficient funding.

Recommendation #21
That the Faculty of Graduate Studies and Research together with the International Centre prepare and communicate updated information about anticipated costs of study and fee changes at the University of Alberta as well as of the services that are available to assist students to meet their financial obligations.

V. Responses to Financial Need

Dr Lois Stanford, Vice-President (Student and Academic Services) recognized the tension on the Campus around monetary issues in a letter to all Deans, Directors and Chairs in December of 1991:

"...Some of our students, especially but not exclusively those who are single parents or international students, find themselves from time to time in urgent financial need. Student budgets are lean at the best of times, and an unexpected financial

emergency can lead to a catastrophic collapse of even the most scrupulous financial plans. In addition, some students require assistance in setting up budgets and adhering to them. It is the purpose of this letter (1) to assure that you know where to send your students who require financial aid, and (2) to give you some indication of the administration's plans to strengthen the safety net under our students."

i. University

Recent changes have been made on the Campus toward alleviating some of the problems that have bloomed in a climate of financial stringency. Most notable in this regard is the establishment and funding of the Student Financial Aid and Information Centre. This project is an integrated effort sponsored by the Office of the Dean of Student Services and the Students' Union, staffed and funded jointly by them.

The purpose of the Centre is multifold:

> TO ADMINISTER EMERGENCY LOANS AND BURSARIES IN RESPONSE TO A STUDENTS STATED NEED, TO ASSIST WITH THE APPLICATION FOR A LOAN FROM THE STUDENTS FINANCE BOARD, AND TO PROVIDE A MEDIUM FOR FINANCIAL COUNSELLING, BE IT ON A ONE TO ONE BASIS, THROUGH THE PROVISION OF LITERATURE OR IN A WORKSHOP SITUATION

In 1991-92 the Centre managed about $270,000 including $100,000 from undesignated funds allocated by the Administration for supplementary bursaries. It is anticipated that this funding will be ongoing. The statistics collected by the Centre reflect the escalating need, and confirms the fact that within the student body there are pockets of real need.

During the period from April of 1991 until March of 1992 the Student Financial Aid and Information Centre disbursed 227 bursaries to an aggregate amount of $155,670. It is evident that this sum is greater than the current allocation of $100,000 and the $13,000 available from the "named bursaries" and does not meet the need. Many of the private bursaries are outdated and in very small amounts. The University should continue to have contact with donors or their estates in order that the conditions around the distribution of the money or the amount to be given is modified.

A Financial Need Bursary may be awarded to a student who can demonstrate a fiscal emergency and has exhausted all other sources of revenue. These are non-repayable awards and must be accompanied by detailed information concerning expenses and resources and demonstrate absolute accountability in budgeting.

The Student Financial Aid and Information Centre states:

> I. Bursaries provide only supplementary funding. They do not replace student loans or other regular sources of funding. Thus "no budget, no bursary" is our motto. Students are considered for financial assistance only if they present a reasonable budget for the academic year.
>
> II. Students are eligible for bursaries only
> (i) if they have borrowed the maximum in student loans or do not have access to such funds (exceptional cases must be approved by the Financial Needs Bursaries Committee)
> (ii) if a gap exists between total income and student expenses as determined by the Financial Aid Coordinator.
>
> III. Normally an applicant must be a full time student registered in University credit courses and in satisfactory academic standing as defined by their faculty: part-time students are not normally eligible for bursaries. Bursaries in excess of $800 are treated as scholarship income in the Alberta Students Finance Board assessment process.

Other universities in the country are recognizing the dire straits some students now find themselves in with generous new packages and programs. Eric McKee, Vice President Student Services at Dalhousie states, *In general, I would say that as a University we are now paying far more attention to financial assistance*

to students than we were several years ago. This is, in part, because we have raised tuition fees significantly but also because shortfalls in government financial assistance for students and the current economic conditions have made us more aware of financial accessibility problems. ...we are substantially increasing university spending on financial assistance for students. In 1991/92 Dalhousie allocated an extra $925,000 for bursaries, scholarships and on-campus employment for students, and for 1992/93 this will increase to $1.4 million. The Board of Governors has made a commitment to devote 25% of future tuition fee increases to these purposes. Also we are devoting more time and energy to lobbying efforts with the federal and provincial governments[17].

Carol Gibson, Director of Awards and Financial Aid at the University of British Columbia, continues in the same vein,

The Student Aid Fund was created by taking a percentage of the student fee increase for a three year period and designating it for financial need based student support. In the first year the fund provided $450,000. In the second year it was predicted to rise to $900,000, but the provincial government decision to freeze domestic student fees in postsecondary institutions will limit the fund to $530,000 for 1992/93 with the increase attributable to the permissible increase in international student fees. By 1993/94 there should be a stable $1.5 million fund which may be increased in future through a similar surcharge on revenue generated through a fee increase.[18]

Recommendation #17, see page 17

The gist of the program as it exists at the University of Alberta's Student Financial Aid and Information Centre is undoubtedly a good one, although understaffed, underfunded and slightly cumbersome in its operation. This may result in part from the physical circumstance of its existence. The Student Financial Aid and Information Centre is housed in a somewhat remote location in the Students' Union Building. Its activities are inextricably linked with the Comptroller's office on the fourth floor of the Administration Building and yet another set of faces. This is a situation which may simply present too many barriers for a student already in distress, another circumstance to diminish the quality of the university experience and to usurp the time and energy intended to be directed towards learning.

The University of Calgary experience warrants some scrutiny by our University because it seems to have achieved a "user-friendly" environment for students. This is partly a result of their physical setup, partly because of their status within the university structure and partly because with a newer and smaller institution they could institute the best and the brightest of the situations that had gone before on other campuses. The staff of seven and a half people is able to be pro-active in its support of students, to pinpoint possible financial barriers in orientation sessions held each year for prospective students and parents and to work cooperatively to fashion a plan "custom designed" to a specific circumstance with follow up as deemed appropriate.

The Student Financial Aid and Information Centre undoubtedly saves some University careers. As a second year pharmacy student with a wife and almost two children states, "I found the counsellors at the Centre to be most helpful in giving information such as budget planning and helping me receive assistance; the Centre provided me with a $250 loan and helped me obtain an $800 bursary. Without this money I would not have been able to complete my year of studies and would have been forced to quit school and find a full time job".

The Centre responds to a student's unanticipated exigency through the Emergency Loan Fund with a maximum loan of $300 to a student at any one time. Emergency student Loans are available to all registered University of Alberta students and are processed by the Comptroller's office in 24 hours. It is expected and quite clearly stated that the loan must be repaid within three months; failure to repay will result in an encumbrance on the student record. In 1989/90 465 loans were granted to a total amount of $139,012. In 1992 these figures had increased to 1218 and $356,460 respectively. It is understood that this is a revolving fund, and should the student not replenish it, it will cease to exist for others in need. Ninety-five per cent of loans are repaid.

In the next academic year the Student Financial Aid and Information Centre will be responsible for bursary funding for foreign students which has been the responsibility of the International Centre until this time. The budget for the foreign student bursaries is

$40,000, although this may be seen to be unrealistic at a time when foreign students who embarked on their University career last year unaware of the increase in differential fees may still experience a shortfall. In fact, the International Centre last year distributed a total of $98,000 which had accumulated as a result of the strict guidelines enforced in previous years, largely to cover the needs of students who had arrived at the University oblivious of the changes in the differential fees instituted in May of 1991, or whose visas and funding were in place before the announcement, or who misunderstood what the actual needs of living in the city would be.

In this centralization of bursary funding, the International Centre will retain the right to interview the students and to recommend who is to receive funding. The Student Financial Aid and Information Centre will dispense the funds and keep all records. Five thousand dollars in a contingency reservoir will be retained by the International Centre.

Representatives from Native Student Services expressed a need to be able to act as a source of emergency funding for their own students. This would often be bridge funding or needed at a time of crisis when extra barriers would become insurmountable obstacles.

The Task Force was impressed with the initiatives undertaken in the past few years to remedy the financial need barriers that exist. Services are available to help the student do some financial planning and to disentangle a crisis. Now it is the responsibility of Department Chairs to recognize that there are knowledgeable resource people on the University campus to whom a student in need should be referred for valuable, confidential assistance.

Recommendation #22
That the University improve financial services available to students, including:
a) expansion of the Student Financial Aid and Information Centre;
b) increased counselling of students, recognizing that many students face unfamiliar financial situations often for the first time in their lives; and
c) coordination and consolidation of existing services in one readily accessible location where confidentiality is respected and maintained.

ii. Workstudy

A need-blind admissions policy at Harvard assures that the best applicants will be admitted regardless of ability to pay tuition and fees. Harvard provides a financial aid package of jobs, loans and grants to assist every needy student who is admitted. The concept of a workstudy program appears to be making a tentative entry at the University of Alberta. Its inception would again seem to be an acknowledgment that students are facing difficult predicaments and the universities are forced to be creative in trying to maintain a tolerable quality of life for their scholars, speaking directly to those with the greatest need and responding to such negative moves as the Federal Government ruling that employment of any kind away from the Campus for foreign students is forbidden. The Financial Need Student Employment Program began in June of 1992 with six students being hired by Housing and Food Services on the recommendation of the Coordinator of the Student Financial Aid and Information Centre. The employees will work according to guidelines established by the Personnel Officer of the Department who will report back to the Coordinator monthly. The criteria for participation in the program are set by the Student Financial Aid and Information Centre. It is expected that the program will be expanded to the Library, to the Physical Plant and to other areas of the Campus as the demand warrants. The University does not encourage full-time students to work more than twelve hours each week.

The University of British Columbia has a Work-study Program in place funded by the BC Student Assistance Program and students receiving loans are limited to 10 hours of employment per week. The institution has contributed $50,000 to funding positions for out-of-province and out-of-country students who are ineligible for regular Workstudy appointments. Dalhousie has set aside $250,000 for the purpose of creating part-time on campus employment for students in the 1992-93 year.

Memorial University in Newfoundland has recently established the Memorial University Undergraduate Career Experience Program with $500,000 being made available for student jobs and the remuneration set at $250 for 35 hours of work or $500 for 70 hours.

The difficult issue that arises with any discussion of Workstudy is that of loyalty to the workers already in place, the contracts under which they work and the organizations which represent them. This must always be a consideration.

VI. Students Finance Board

Students, once they are at the University, seem to be prepared to live at a subsistence level in order to achieve their goal. A medical student with two children told of going through school with no textbooks in spite of careful planning and subsidized housing for his family of four. His loan from the Students Finance Board was at the lifetime limit after accessing the Fund through eight years of continuous education. His only need was for flexibility, to borrow the money at the time of his life when it was essential to make the investment in his future and then to repay it, even as an income deduction at source. Apparently no medical student has ever defaulted on a government student loan.

The Task Force was concerned about the negative attitudes held by students about the Students Finance Board. All available information extols the program as the best in the country, but it is of the utmost importance that incentives for cooperation rather than demands for compliance be built into the program. As in so many of the problems the Task Force encountered it is often a simple matter of information or misinformation that makes a difference in attitude.

Computers and voice responses are useful tools - perhaps as secondary rather than primary devices. It should be emphasized that monetary arrangements can create enormous stress for individuals or families, particularly if there is a reluctance to amass debt, if a career appears to be threatened, or if the system itself is unfamiliar. It is therefore essential that those in positions of power are well trained, knowledgeable and sensitive to the multitude needs the client may have.

Recommendation #23
That Strategic Long Term Planning be undertaken by the Students Finance Board so that the financial needs of the emerging university student may be anticipated.

i. The Appeal Process

One indisputable difficulty with the loan program is in the assessment process and the apparent undue reliance on subsequent appeal. In 1990-91 the Students Finance Board received a total of 54,311 requests for assistance and granted 49,903. 20.8% of these were given on appeal for a total of $14.7 million. This dependency on appeal emphasizes that the program as it exists is a long way from meeting the needs of the contemporary student, relying far too heavily on rigid guidelines that do not reflect an upheaval in family and personal situations or in the economic environment. The Board itself has stated that all but one hundred and eighteen of the students who appealed were handled by counselling staff without having to be reviewed by the public appeal committees; the Task Force would postulate that the information necessary to come to a successful conclusion should have been accumulated on an initial application or first interview. The appeal process may well deny the less experienced or shrewd student access to the University and may encourage a game-playing approach.

Most appeals are generated because of a discrepancy with the expected parental and student contribution or because the application forms contain insufficient or incorrect information. This problem should be easily corrected with either a simplified form or more personal attention if needed.

Recommendation #24
That the Students Finance Board adopt a more student centred approach, with a friendly front line which is seen to be supportive of clients, and well trained counsellors who can realistically assess individual needs.

ii. Repayment

Under the current loan system the flaws in the administration of the federal-provincial scheme are exacerbated when the banks play such a critical role. The provinces assess the student needs, choose who will receive assistance and designate the financial institutions that will advance the loans in exchange for loan guarantees. The bank need only issue one unsuccessful registered letter demanding overdue payment before it is eligible for the federal guarantee, and may be less than motivated to pursue the problem.

The most frequently cited alternative to the current repayment scheme is that contingent on the student's earnings after leaving school. The merit of this scheme is that it provides a degree of flexibility giving a person who is unemployed or underemployed an opportunity to repay the loan with some degree of elasticity in time and amount. It would address the disparity in income earned by a graduate of the Humanities and of the Sciences, and although it would not relieve a student's indebtedness it would have the potential of making it a tenable burden. An Income Contingent Loan Repayment Plan would provide a direct loan scheme, circumventing expensive interest subsidies and excessive bank rates. This would seem to be an idea whose time has come.

Discussion regarding the improvement of the student loan system can be divided into two broad areas: first, proposals which, while maintaining the current structure offer specific and direct improvements; second, proposals which recommend either a complete overhaul of the status quo or even its replacement. Of this latter group, by far the most persistent reform is the institution of what is commonly known as an Income Contingent Loan Repayment Plan (ICLRP). Originally proposed by economist Milton Friedman during the mid-1950s, the plan has appeared in many forms and has drawn supporters and detractors from a widespread base. The Council of Ministers of Education Canada approved the principle of an income contingent plan in 1969 based on an analysis prepared by David Stager and Gail Cook. In 1981 the Federal Provincial Task Force on Student Assistance, while choosing not to recommend a single solution, offered it as one of five possible alternative assistance plans. Ontario's Bovey Commission recommended the plan in 1984, while federally the McDonald Commission followed suit in 1985. The most prominent supporter of income contingency has been Dr. Stager who has been widely published on the topic, most recently in the 1989 book Focus on Fees: Alternative Policies for University Tuition Fees and in a 1991 discussion paper prepared for the Association of Universities and Colleges of Canada (AUCC). At the University level, the 1973 Senate Task Force on Student Finance had as its second recommendation the adoption of an ICLRP and more recently, in response to the Smith Commission, University President and economist Paul Davenport expressed approval for the plan in principle, as did the Students' Union in its submission to this Task Force. Variations on income contingent plans are currently operating in Sweden and Australia.

The Task Force is doubtful that an Income Contingent Plan such as that proposed by Dr. Stager can be implemented at this time. Serious questions remain regarding the short term financing which would be required, and the evidence is not conclusive that a plan would be self sufficient over any number of years. Income contingent plans are based on principles, however, which should be better represented in the current system. Repayment periods should be more flexible, and basing repayment on income levels could have beneficial effects in terms of increasing accessibility to students from lower socioeconomic backgrounds, enhancing academic freedom by limiting the pressure to select a profession with higher income potential, and by reducing pressure on graduates to find work immediately in occupations outside their field of study. While it is recognized that opposition exists to tying loan repayment to income tax, it is felt that such a change would greatly reduce the number of students who default on loan payments and whose debt must be paid by the government.

Recommendation #25
That flexibility be enhanced in loan repayment schedules and that repayment be made through a surtax on federal income tax which would be dependent on income level.

Recommendation #26
That Alberta Advanced Education coordinate a study designed to examine the feasibility of an "income contingency" model for handling the repayment of student loans.

iii. Default

The issue of defaulting on repayment following a postsecondary undertaking has become a "hot potato" in the discussion around student loans. It is too frequently used as the measure of how expensive our Loan Plans are and the sacrifice made by the taxpayer for the ungrateful student. Headlines declare that $960 million in principal and accumulated interest have been lost by the program in its twenty-eight year history. One article declared that "in some cases the department simply lost track of people after they left university."

This is a myth perpetrated by the media, embraced by the public and for some reason endured by the University. In fact only 6.5% of defaulted loans are held by applicants from the university sector, and these are most frequently students who have completed no more than two years of their intended degree. Generating this problem are the students from private vocational schools, and this is a reality which must be declared. Students in the universities cannot afford to be punished while providing the government with an excuse for misplaced action.

Recommendation #27
That the Students Finance Board take account, in its policies and procedures, of the fact that there are major discrepancies in delinquency rates across the diversity of postsecondary institutions.

While students must appreciate the reality of accumulating debt, the Students Finance Board will need to be prepared to change its approach, to reflect the federal government's philosophy of the need to invest in intelligence for the future of our country in the world as it unfolds and to honour the commitment to lifelong learning.

UNIVERSITY OPERATING EXPENDITURES PER STUDENT IN 1992-93 ARE ESTIMATED TO BE:

Total Operating Expenditures	$11,596	100%
Alberta Taxpayer Contribution	$9,436	81.3%
Funding from Fees for Instruction	$1,598	13.8%
Funding from Other Student Fees	$229	2.0%
Funding from Other Sources	$333	2.9%

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CONCLUSION

The more of its population able to benefit from postsecondary education the greater the benefit to society. Individuals profit from exposure to higher education through personal growth, greater problem solving skills and better financial opportunities. Society as a whole gains from their participation and dissemination of knowledge. Research and learning generated in the process of participation in postsecondary education increases economic growth and enables society to be competitive in today's technological world. Thus participation in postsecondary education has both private or personal benefits and public or "spiller" benefits[19].

Four themes emerged from the discussions and reports received by the Task Force: a change in student population creating students with special needs (single parents, mature students with families, students of minority groups and international students) the outdated criteria used by both the University and the Students Finance Board with respect to these students; the lack of communication with respect to policies on scholarships, bursaries and emergency funding; and finally the apparent lack of flexibility in dealing with students with special needs.

The majority of students at the University apparently manage their available resources without great difficulty. It is to the pockets of real need and the hope for the future that this report is directed; to students who must have adequate and realistic information and to governments and postsecondary institutions who will need to understand diversity and be flexible enough to respond to change with insight and creativity.

It is the opinion of the Task Force that students who are willing to battle the extraordinary challenges laid before them to achieve success and attain a more satisfactory life are to be encouraged in every way possible. This begins with financial support.

The Government of Canada believes it has a role to play in promoting excellence and supporting provincial efforts to improve the acquisition of knowledge and skills. These are essential elements of our future prosperity and economic security... the goals and objectives of learning are much broader than just a high standard of living. They include a good quality of life, an equitable society and the goal of learning as a valued end in itself...for ours to become a learning society" one of our priorities must be to ensure access to lifelong learning opportunities for all Canadians, including those who have thus far been underrepresented, such as the economically disadvantaged and persons with disabilities.

Robert de Cotret Secretary of State of Canada

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19. B.Chapman Chapter 3, p.11

APPENDIX #1

TERMS OF REFERENCE: SENATE TASK FORCE ON STUDENT FINANCE

Objectives of Task Force:

1. To determine the issues involved in the financing of the education of students at the University of Alberta;

2. To inform the University community and the community at large of the findings; and

3. To make recommendations for possible action where indicated.

Terms of Reference:

1. To define what is meant by "student" at the University of Alberta;

2. To determine the cost of post-secondary education at the University of Alberta (including items within and outside the control of the University):

   - tuition fees
   - other fees
   - text, supplies etc.
   - cost of living (housing, food, clothing, other)

3. To describe the resources available to students:

   - personal resources (parents, employment, savings, other)
   - scholarships (based on scholarly achievement)
   - bursaries (based on need)
   - loans - Student Finance Board, Student Financial Aid and Information Centre

4. To compare the costs and resources developed under items 2 and 3 at the University of Alberta with other major Canadian universities.

5. To assess student need and evaluate the effectiveness of resources.

6. To make recommendations to students, University, Community.

METHODOLOGY

The Task Force held its first meeting on 28 November of 1991 at which time the Terms of Reference were drawn up and a time line defined. Interviews were subsequently held with representatives of various groups on Campus -- Student Awards, Student Financial Aid and Information Centre, Disabled Student Services, Native Student Services and the Centre for Cooperative Education.

As the second semester opened in 1992 calls for submissions were placed in The Gateway and FOLIO and letters sent to all Deans and Chairs asking that information about the nature and objectives of the Task Force be disseminated to the students so that they would feel free to come forth with personal anecdotal material, be it written or oral. The Clubs Commissioner of the Students' Union sought input from all clubs and associations on the Campus by way of a newsletter. Letters were sent to the Metis Nation of Alberta and the Alberta Indian Association, as well as the Alberta Teachers Association, the Alberta School Boards Association, and the Alberta Conference of School Superintendents. High School Counsellors were consulted about financial barriers to access. Information was received from the Edmonton Social Planning Council, Alberta Family and Social Services and Edmonton Social Services.

Submissions were received from a number of sources, representative of individuals and groups around the University. Many of these presented their information and concerns personally to the Task Force as a whole. Interviews were conducted by members of the Task Force with Faculty and administration thought to be most closely involved with the financial concerns of students. Interviews were audio-taped with the permission of the persons concerned. Alberta Advanced Education was contacted and gave suggested readings. The Alberta Heritage Scholarship Fund provided information. The Students Finance Board were helpful and enlightening and met on three different occasions with the Task Force. The International Centre at the University was generous with its staff time and material; always ready to answer questions. The Students' Union provided support and analysis through Dale Hemmerling and Vince Beristain of the Research and Information Centre.

Telephone contact was made with many areas of the University -- the Administrative Offices, Registrar's Office, Physical Plant, Faculty of Extension and the Comptroller's Office.

Dale Olausen of the Office of Budget and Statistics accumulated twenty-five year trends and devised statistical graphs for the Report.

Universities in other parts of the country were contacted for relevant information; tables and charts of comparative costs consulted. An extensive literature search was undertaken which revealed the lack of research and writing done in Canada in the area of student finance.

The Task Force met as a whole or in part in response to the need until October, 1992.

APPENDIX #3

University of Alberta
Office of the Registrar

Winter Session 1991/92

Undergraduate Student Course Load
Degree Program Students

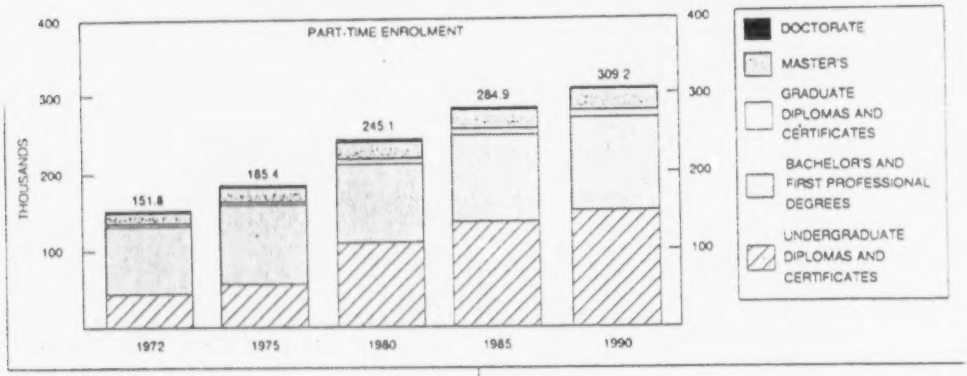
Term 1	
Number of Courses	**Number of Students**
1	1547
2	941
3	2504
4	4828
5	9061
6	2567
7	635
8	58

Term 2	
Number of Courses	**Number of Students**
1	1591
2	954
3	2179
4	4662
5	8640
6	2345
7	746
8	117

Source -- CARS data base, 26 March 1992, SCARD 409

PART TIME UNIVERSITY ENROLMENT

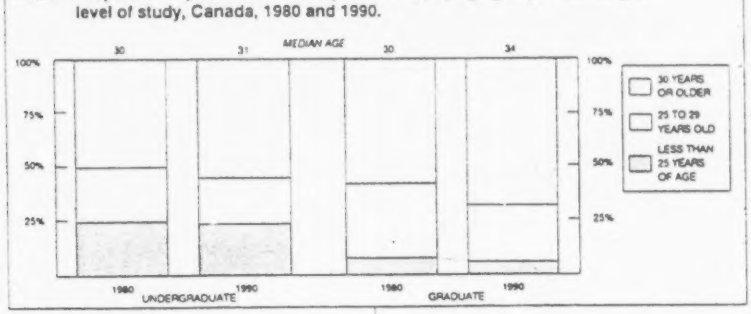
1.10 : Part-time university enrolment, by level, 1972 to 1990.



Part-time university enrolment has doubled between 1972 and 1990. The greatest increase in the number of part-time enrolments occurred in programs leading to an undergraduate diploma or certificate.

AGE DISTRIBUTION:PART TIME

1.12 : Proportion of part-time university enrolment, by age group, according to level of study, Canada, 1980 and 1990.



The part-time student population at the university level is aging. The proportion of such students 30 years of age or older has increased substantially over the last ten years, in particular at the master's and doctoral levels.

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108.11 INTERNATIONAL STUDENT POLICY - UNIVERSITY OF ALBERTA

The University of Alberta has long had a tradition of welcoming students from other countries. They make a substantial contribution to the entire University community. The value of a university education is enriched and broadened by an international perspective.

With a number of competing elements the University is attempting to focus its priorities and to clarify its objectives. To aid in this process the following policy for international students is proposed.

A. Goals

1. To provide Canadian students with the opportunity to interact with students from other countries to become more aware of other cultures and of international issues.

2. To meet the moral responsibility of the University to assist in the process of international development.

3. To promote international understanding and goodwill by being a generous host to international students and making them full participants in the university community and in Alberta society.

B. Objectives

1. To strive for student representation from as many countries and cultures and in as many fields of study as possible.

2. To have sufficient international students to make a significant impact on undergraduate and graduate programs including quota faculties and to monitor enrolment in this regard.

3. To actively encourage the selection of students from less developed countries through scholarship and other financial support.

4. To provide the following services to international students:

   a) basic information prior to departure for Canada to assist in preparation for arrival
   b) arrangements for airport reception
   c) orientation programs
   d) assistance with immigration procedures
   e) emergency financial assistance
   f) assistance with preparation for returning to their home countries
   g) student advising and counselling

5. To encourage the presence of spouses and children of married international students and work towards their integration into university and community life.

6. To promote activities that encourage friendship and interaction among international and Canadian students, particularly through direct support of International Student Centre and other international programs.

7. To provide assistance for graduate students from developing countries to do thesis research in their home countries wherever practical.

8. To develop and actively support exchanges and other programs that encourage Canadian students to study, travel and work in other countries.

9. To work towards the abolition of differential fees for international students and the removal of barriers to students and their spouses seeking temporary employment while in Canada.

University of Alberta
Edmonton
Canada T6G 2M7

Office of the Registrar

Administration Building, Telephone (403) 492-3113

APPENDIX #5

Schedule of Fees

Winter Session 1991/92

A) Undergraduate Students

1. **Instructional Fees:** Are assessed on the total number of units of course weight in which the student is registered.

Fees Per Course/Credit:	
- 3 units of course weight	$ 141.30
- 6 units of course weight	282.60
Fees Per Course/Audit:	
- 3 units of course weight	$ 70.65
- 6 units of course weight	141.30
Cost of a typical full course load (Winter Session):	
- per term (15 units of course weight)	**$ 706.50**
- per session (30 units of course weight)	**1,413.00**

Program maximums are in place for the following only:

	Per Term	Per Session
Medicine & Dentistry (all years)	$1,031.55	$ 2,063.10
Medical Laboratory Science (3rd year)	343.85	687.70
Dental Hygiene (all years)	687.57	1,374.14
Post Graduate Medical Education (per year only)		287.50

2. **General Fees**

	Full-time		Part-time	
	Term	Session	Term	Session
Library & Computing Services	$79.00	$158.00	$26.00	$52.00
Students' Union	27.75+	55.50+	13.00+	26.00+
Athletic Services	31.00	62.00	31.00*	62.00*
Health Services	12.00	24.00	12.00*	24.00*
Student Services	17.00	34.00	8.50	17.00
Totals	$166.75	$333.50		

* optional
+ slightly different rates for BEd (AD), ED 35, Dentistry, Medicine, and Law students.

B) Graduate Students

Each degree category has been assigned a "program" fee, which covers the basic instructional cost per student for that program. For more information please contact the Faculty of Graduate Studies and Research, 2-8 University Hall, Phone (403) 492-3499.

C) Unclassified Students

Pay only Instructional Fees and the Library & Computing Services Fee.

D) Visa Students

Pay an additional 100% of instructional fees.

APPENDIX #6

NATIONAL TUITION AND EXTRA FEE FIGURES IN CANADA: 1989-92

COMPILED WITH MEAN SUMMARIES BY: STUDENTS' UNION'S RESEARCH DEPARTMENT, 1992
SOURCE: TUITION AND LIVING ACCOMMODATIONS COSTS: STATISTICS CANADA: 1989-92

	A	B	C	D	E	F	G	H	I
1	UNIVERSITY	Province	Tuition	Extra Fees	Total	Provincial Average	Tuition	Extra Fees	Total
2			1989/90	1989/90	1989/90	1989/90	1990/91	1990/91	1990/91
3	Memorial	Newfoundland	$1,280	$130	$1,410	$1,410	$1,344	$178	$1,522
4	UPEI	P.E.I.	$1,720	$192	$1,912	$1,912	$1,840	$212	$2,052
5	Acadia	Nova Scotia	$1,970	$120	$2,090		$2,125	$144	$2,269
6	Univ. College of Cape Breton	Nova Scotia	$1,780	$94	$1,874		$1,890	$102	$1,992
7	Dalhousie	NovaScotia	$1,710	$216	$1,926		$1,770	$243	$2,013
8	Univ. of King's College**	Nova Scotia	$1,807	$213	$2,020	$2,541	$1,950	$294	$2,244
9	Mount Saint Vincent	Nova Scotia	$1,780	$208	$1,988	Nova Scotia	$1,915	$208	$2,123
10	NS College of Art & Design	Nova Scotia	$1,950	$64	$2,014		$2,066	$64	$2,130
11	Sainte-Anne, Université	Nova Scotia	$1,760	$125	$1,885		$1,885	$176	$2,061
12	St. Francix Xavier	Nova Scotia	$1,825	$103	$1,928		$2,100	$105	$2,205
13	Saint Mary's University	Nova Scotia	$1,780	$285	$2,065		$1,950	$330	$2,280
14	Moncton, Université de	New Brunswick	$1,675	$68	$1,743		$1,820	$68	$1,888
15	Mount Allison	New Brunswick	$1,935	$268	$2,203	$2,020	$2,135	$288	$2,423
16	New Brunswick	New Brunswick	$1,875	$574	$2,449	New Brunswick	$1,975	$604	$2,579
17	St. Thomas	New Brunswick	$1,620	$64	$1,684		$1,710	$80	$1,790
18	Bishop's	Québec	$530	$340	$870		$900	$380	$1,280
19	Concordia	Québec	$450	$287	$737		$880	$287	$1,167
20	Laval, Université	Québec	$550	$214	$764		$900	$216	$1,116
21	McGill	Québec	$570	$471	$1,041	$761	$1,012	$483	$1,495
22	Montréal, Université de	Québec	$540	$40	$580	Québec	$968	$40	$1,008
23	Québec, Université du	Québec	$500	$115	$615		$850	$115	$965
24	Sherbrooke, Université de	Québec	$470	$250	$720		$820	$262	$1,082
25	Brock	Ontario	$1,518	$155	$1,673		$1,640	$157	$1,797
26	Carleton	Ontario	$1,517	$251	$1,768		$1,638	$283	$1,921
27	Guelph	Ontario	$1,518	$294	$1,812		$1,638	$293	$1,931
28	Lakehead	Ontario	$1,517	$137	$1,654	$1,771	$1,638	$205	$1,843
29	Laurentian	Ontario	$1,518	$174	$1,692	Ontario	$1,639	$229	$1,868
30	McMaster	Ontario	$1,516	$189	$1,705		$1,637	$253	$1,890
31	Ottawa	Ontario	$1,517	$189	$1,706		$1,638	$217	$1,855
32	Queen's	Ontario	$1,517	$267	$1,784		$1,638	$406	$2,044
33	Ryerson Polytech. Inst.	Ontario	$1,516	$223	$1,739		$1,639	$237	$1,876
34	UNIVERSITY	Province	Tuition	Extra Fees	Total	Provincial Average	Tuition	Extra Fees	Total
35			1989/90	1989/90	1989/90	1989/90	1990/91	1990/91	1990/91
36	Toronto	Ontario	$1,520	$334	$1,854		$1,640	$630	$2,270
37	Trent	Ontario	$1,517	$455	$1,972		$1,639	$488	$2,127
38	Waterloo**	Ontario	$1,812	$183	$1,995	$1,771	$1,948	$187	$2,135
39	Western Ontario	Ontario	$1,517	$228	$1,745	Ontario	$1,639	$290	$1,929
40	Wilfrid Laurier	Ontario	$1,516	$181	$1,697		$1,637	$196	$1,833
41	Windsor	Ontario	$1,517	$229	$1,746		$1,639	$274	$1,913
42	York	Ontario	$1,517	$272	$1,789		$1,638	$287	$1,925
43	Brandon	Manitoba	$1,238	$203	$1,441		$1,362	$203	$1,565
44	Manitoba	Manitoba	$1,332	$168	$1,500	$1,420	$1,467	$168	$1,635
45	Winnipeg	Manitoba	$1,295	$93	$1,388	Manitoba	$1,450	$93	$1,543
46	Collège univ. de St.-Boniface	Manitoba	$1,297	$55	$1,352		$1,458	$65	$1,523
47	Regina	Saskatchewan	$1,480	$175	$1,655	$1,531	$1,624	$175	$1,799
48	Saskatchewan	Saskatchewan	$1,344	$62	$1,406	Saskatchewan	$1,478	$63	$1,541
49	Alberta	Alberta	$1,069	$264	$1,333	$649	$1,229	$296	$1,525
50	Calgary	Alberta	$1,016	$147	$1,163	Alberta	$1,168	$188	$1,356
51	Lethbridge	Alberta	$1,136	$263	$1,399		$1,216	$283	$1,499
52	British Columbia**	British Columbia	$1,765	$118	$1,883	$1,046	$1,848	$90	$1,938
53	Simon Fraser	British Columbia	$1,560	$104	$1,664	British Columbia	$1,650	$126	$1,776
54	Victoria	British Columbia	$1,545	$140	$1,685		$1,620	$144	$1,764
55									
56		National Averages:	$1,263	$178	$1,441		$1,409	$204	$1,613

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Tuition & Extra Fees 89-92

	J	K	L	M	N	O	P	Q
1	UNIVERSITY	Province	Provincial Average	Tuition	Extra Fees	Total	Provincial Average	Average Tuition
2			1990/91	1991/92	1991/92	1991/92	1991/92	Increase 89/92
3	Memorial	Newfoundland	$1,522	$1,544	$124	$1,668	$1,668	20.63%
4	UPEI	P.E.I.	$2,052	$2,120	$248	$2,368	$2,368	23.26%
5	Acadia	Nova Scotia		$2,345	$161	$2,506		19.04%
6	Univ. College of Cape Breton	Nova Scotia		$2,160	$112	$2,272		21.35%
7	Dalhousie	NovaScotia		$2,195	$244	$2,439		28.36%
8	Univ. of King's College**	Nova Scotia	$2,760	$2,392	$335	$2,727	$3,107	32.37%
9	Mount Saint Vincent	Nova Scotia	Nova Scotia	$2,105	$293	$2,398	Nova Scotia	18.26%
10	NS College of Art & Design	Nova Scotia		$2,266	$64	$2,330		16.21%
11	Sainte-Anne, Université	Nova Scotia		$2,035	$189	$2,224		15.63%
12	St. Francix Xavier	Nova Scotia		$2,225	$130	$2,355		21.92%
13	Saint Mary's University	Nova Scotia		$2,150	$349	$2,499		20.79%
14	Moncton, Université de	New Brunswick		$1,915	$109	$2,024		14.33%
15	Mount Allson	New Brunswick	$2,170	$2,355	$317	$2,672	$2,276	21.71%
16	New Brunswick	New Brunswick	New Brunswick	$2,100	$418	$2,518	New Brunswick	12.00%
17	St. Thomas	New Brunswick		$1,810	$80	$1,890		11.73%
18	Bishop's	Québec		$1,375	$380	$1,755		159.43%
19	Concordia	Québec		$1,265	$253	$1,518		181.11%
20	Laval, Université	Québec		$1,250	$222	$1,472		127.27%
21	McGill	Québec	$1,159	$1,397	$555	$1,952	$1,568	145.09%
22	Montréal, Université de	Québec	Québec	$1,374	$40	$1,414	Québec	154.44%
23	Québec, Université du	Québec		$1,320	$115	$1,435		164.00%
24	Sherbrooke, Université de	Québec		$1,170	$262	$1,432		148.94%
25	Brock	Ontario		$1,770	$185	$1,955		16.60%
26	Carleton	Ontario		$1,769	$310	$2,079		16.61%
27	Guelph	Ontario		$1,770	$299	$2,069		16.60%
28	Lakehead	Ontario	$1,833	$1,769	$217	$1,986	$1,739	16.61%
29	Laurentian	Ontario	Ontario	$1,770	$241	$2,011	Ontario	16.60%
30	McMaster	Ontario		$1,767	$270	$2,037		16.56%
31	Ottawa	Ontario		$1,770	$218	$1,988		16.68%
32	Queen's	Ontario		$1,770	$431	$2,201		16.68%
33	Ryerson Polytech. Inst.	Ontario		$1,770	$272	$2,042		16.75%
34	UNIVERSITY	Province	Provincial Average	Tuition	Extra Fees	Total	Provincial Average	Average Tuition
35			1990/91	1991/92	1991/92	1991/92	1991/92	Increase 89/92
36	Toronto	Ontario		$1,770	$950	$2,720		16.45%
37	Trent	Ontario		$1,770	$568	$2,338		16.68%
38	Waterloo**	Ontario	$1,833	$2,094	$168	$2,262	$2,224	15.56%
39	Western Ontario	Ontario	Ontario	$1,770	$340	$2,110	Ontario	16.68%
40	Wilfrid Laurier	Ontario		$1,768	$212	$1,980		16.62%
41	Windsor	Ontario		$1,770	$345	$2,115		16.68%
42	York	Ontario		$1,770	$377	$2,147		16.68%
43	Brandon	Manitoba		$1,562	$206	$1,768		26.17%
44	Manitoba	Manitoba	$1,567	$1,756	$372	$2,128	$1,881	31.83%
45	Winnipeg	Manitoba	Manitoba	$1,710	$101	$1,811	Manitoba	32.05%
46	Collège univ. de St.-Boniface	Manitoba		$1,742	$75	$1,817		34.31%
47	Regina	Saskatchewan	$1,670	$1,896	$198	$2,094	$1,996	28.11%
48	Saskatchewan	Saskatchewan	Saskatchewan	$1,830	$67	$1,897	Saskatchewan	36.16%
49	Alberta	Alberta	$730	$1,413	$384	$1,797	$844	32.18%
50	Calgary	Alberta	Alberta	$1,364	$194	$1,558	Alberta	34.25%
51	Lethbridge	Alberta		$1,392	$316	$1,708		22.54%
52	British Columbia**	British Columbia	$1,096	$2,046	$94	$2,140	$1,213	15.92%
53	Simon Fraser	British Columbia	British Columbia	$1,860	$136	$1,996	British Columbia	19.23%
54	Victoria	British Columbia		$1,770	$158	$1,928		14.56%
55								
56		National Averages:		$1,604	$227	$1,831		27.04%

University of Alberta
Edmonton
Canada T6G 2J7

Student Financial Aid and Information Centre
302C Students' Union Building, Telephone (403) 492-3601

APPENDIX #7

STUDENT BUDGET REVIEW AT THE UNIVERSITY OF ALBERTA
August 1992

1. Single Student Away from Home

• SFB denotes "The Students Finance Board"

	SFB	U of A
Rent	265	315
Food	210	210
Clothing	105	50
Recreation		25
Miscellaneous		30*
Transportation	35	45
TOTAL	615	675

The total monthly budget guidelines for Single Student Away from Home is $60 more than that of the Board.

a) Rent and utilities is $50 more than that of the SFB;
b) Transportation cost is $10 more than the allowance of the SFB.

* This does not include the full premium of $27/month Alberta Health Care for single coverage and $75/each for Student and Employment Authorizations which foreign students have to pay.

2. Single Student Living with Parents

	SFB	U of A
Rent	0	0
Food	165	165
Clothing	105	50
Recreation		30
Miscellaneous		25*
Transportation	35	45
TOTAL	305	315

The total monthly budget guidelines for Single Student Living with Parents is $10 more than that of the Board. Transportation cost is $10 more than the allowance of the SFB.

3. Single Parent with One Child

	SFB	U of A
Rent	530	530
Food	340	340
Clothing	200	100
Recreation		50
Miscellaneous		70*
Transportation	55	110
TOTAL	1,125	1,200

The total monthly student budget guidelines for Single Parent with One Child is $75 more than that of the Board.

a) Clothing, Recreation and Miscellaneous is $20 higher than the Board;
b) Transportation costs doubles that of the SFB.

* This does not include $54/month Alberta Health Care for family coverage and $75/each for Student and Employment Authorizations which foreign students have to pay.
** Childcare fee is approximately $145 for one child, after government subsidy.

4. Single Parent with Two Children

	SFB	U of A
Rent	530	560
Food	470	470
Clothing	250	130
Recreation		60
Miscellaneous		80*
Transportation	75	125
TOTAL	1,325	1,425

The total monthly student budget guidelines for Single Parent with Two Children is $100 more than that of the Board.

a) Rent is $30 more than that of the SFB;
b) Clothing, Recreation and Miscellaneous is $20 more than that of the Board;
c) Transportation cost is $50 more than that of the Board.

* This does not include $54/month Alberta Health Care for family coverage and $75/each for Student and Employment Authorizations which foreign students have to pay.
** Childcare fee is approximately $240 for two children, after government subsidy.

5. Single Parent with Three Children

	SFB	U of A
Rent	615	615
Food	600	600
Clothing	300	160
Recreation		70
Miscellaneous		90*
Transportation	95	140
TOTAL	1,610	1,675

The total monthly student budget guidelines for Single Parent with Three Children is $65 more than that of the Board.

a) Clothing, Recreation and Miscellaneous is $20 more than that of the Board;
b) Transportation is $45 more than the allowance of the SFB.

* This does not include $54/month Alberta Health Care for family coverage and $75/each for Student and Employment Authorizations which foreign students have to pay.
** Childcare fee is approximately $335 for three children, after government subsidy.

6. Single Parent with Four Children

	SFB	U of A
Rent	615	615
Food	730	730
Clothing	350	190
Recreation		80
Miscellaneous		100*
Transportation	115	155
TOTAL	1,810	1,870

The total monthly student budget guidelines for Single Parent with Four Children is $60 more than that of the Board.

a) Clothing, Recreation and Miscellaneous is $20 more than that of the Board;
b) Transportation is $40 more than that of the SFB.

* This does not include $54/month Alberta Health Care for family coverage and $75/each for Student and Employment Authorizations which foreign students have to pay.
** Childcare fee is approximately $335 for four children, after government subsidy.

7. Single Parent with Five Children

	SFB	U of A
Rent	700	700
Food	860	860
Clothing	400	220
Recreation		90
Miscellaneous		110*
Transportation	135	170
TOTAL	2,095	2,150

The total monthly student budget guidelines for Single Parent with Five Children is $55 more than that of the Board.

a) Clothing, Recreation and Miscellaneous is $20 more than that of the Board;
b) Transportation is $35 more than the allowance of the SFB.

* This does not include $54/month Alberta Health Care for family coverage and $75/each for Student and Employment Authorizations which foreign students have to pay.
** Childcare fee is approximately $430 for five children, after government subsidy.

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8. Married with No Children

	SFB	U of A
Rent	445	500
Food	400	400
Clothing	145	100
Recreation		50
Miscellaneous		60*
Transportation	70	90
TOTAL	1,060	1,200

The total monthly student budget guidelines for Married with no Children is $140 more than that of the Board.

a) Rent is $55 more than that of the SFB;
b) Clothing, Recreation and Miscellaneous is $65 more than that of the Board;
c) Transportation is $20 more than that of the SFB.

* This does not include $54/month Alberta Health Care for family coverage and $75/each for Student and Employment Authorizations which foreign students have to pay.

9. Married Student with One Child

	SFB	U of A
Rent	530	530
Food	530	530
Clothing	195	120
Recreation		60
Miscellaneous		80*
Transportation	90	150
TOTAL	1,345	1,470

The total monthly student budget guidelines for Married with One Child is $125 more than that of the Board.

a) Clothing, Recreation and Miscellaneous is $65 more than that of the Board;
b) Transportation is $60 more than the maximum living allowance of the SFB.

* This does not include $54/month Alberta Health Care for family coverage and $75/each for Student and Employment Authorizations which foreign students have to pay.
** Childcare fee is approximately $145 for one child, after government subsidy.

10. Married Student with Two Children

	SFB	U of A
Rent	530	550
Food	660	660
Clothing	245	150
Recreation		70
Miscellaneous		90*
Transportation	110	165
TOTAL	1,545	1,685

The total monthly student budget guidelines for Married with Two Children is $140 more than that of the Board.

a) Rent is $20 more than that of the Board;
b) Clothing, Recreation and Miscellaneous is $65 more than that of the Board;
c) Transportation is $55 more than the allowance of the SFB.

* This does not include $54/month Alberta Health Care for family coverage and $75/each for Student and Employment Authorizations which foreign students have to pay.
** Childcare fee is approximately $240 for two children, after government subsidy.

11. Married Student with Three Children

	SFB	U of A
Rent	615	615
Food	790	790
Clothing	295	180
Recreation		80
Miscellaneous		100*
Transportation	130	180
TOTAL	1,830	1,945

The total monthly student budget guidelines for Married with Three Children is $115 more that of the Board.

a) Clothing, Recreation and Miscellaneous is $65 more than that of the Board;
b) Transportation is $50 more than the allowance of the SFB.

* This does not include $54/month Alberta Health Care for family coverage and $75/each for Student and Employment Authorizations which foreign students have to pay.
** Childcare fee is approximately $335 for three children, after government subsidy.

12. Married Student with Four Children

	SFB	U of A
Rent	615	615
Food	920	920
Clothing	345	210
Recreation		90
Miscellaneous		110*
Transportation	150	195
TOTAL	2,030	2,140

The total monthly student budget guidelines for Married with Four Children is $110 more than that of the Board.

a) Clothing, Recreation and Miscellaneous is $65 more than that of the Board;
b) Transportation is $45 more than that of the SFB.

* This does not include $54/month Alberta Health Care for family coverage and $75/each for Student and Employment Authorizations which foreign students have to pay.
** Childcare fee is approximately $430 for four children, after government subsidy.

13. Married Student with Five Children

	SFB	U of A
Rent	700	700
Food	1,050	1,050
Clothing	395	240
Recreation		100
Miscellaneous		120*
Transportation	170	210
TOTAL	2,315	2,420

The total monthly student budget guidelines for Married with Five Children is $105 more than that of the Board.

a) Clothing, Recreation and Miscellaneous is $65 more than that of the Board;
b) Transportation is $40 more than that of the SFB.

* This does not include $54/month Alberta Health Care for family coverage and $75/each for Student and Employment Authorizations which foreign students have pay.
** Childcare fee is approximately $525 for five children after government subsidy.

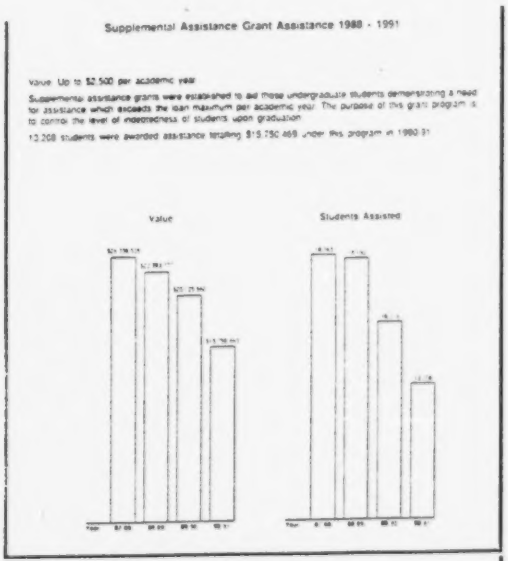
The budget information is current at the time of printing but is periodically subject to change as deemed appropriate by the office to fulfill its role and mission to accommodate student circumstances beyond its control.

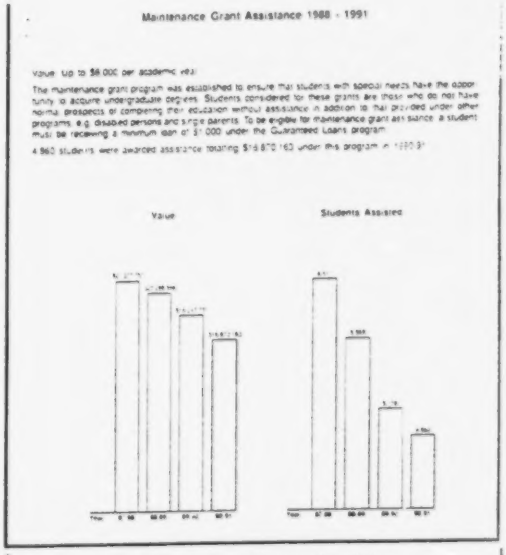
APPENDIX #8

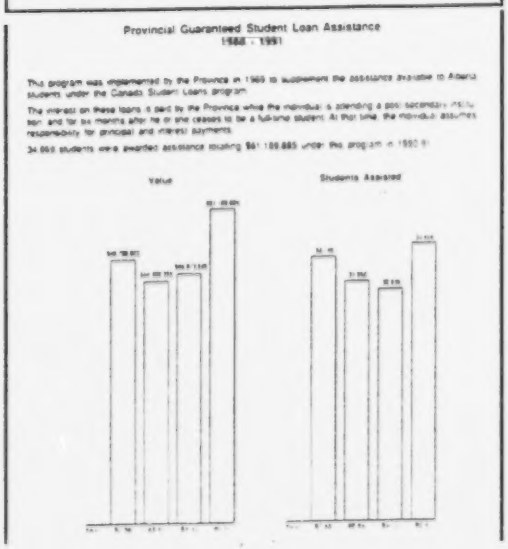
THE STUDENTS FINANCE BOARD

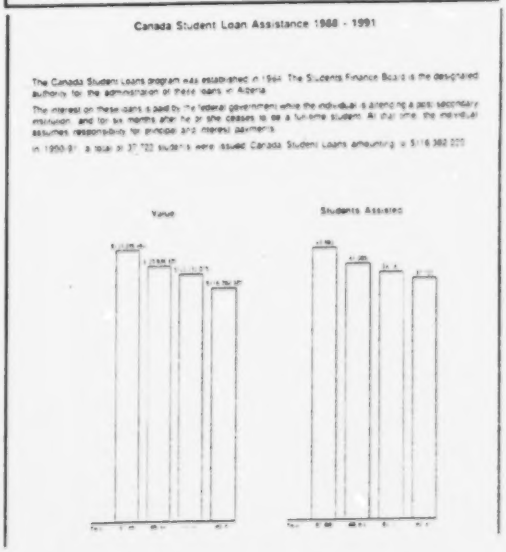
The Students Finance Board is a body of nine public members and two student members appointed by the Minister of Advanced Education. The Board is charged with the responsibility of administering Alberta's student Aid programs including the Alberta Heritage Scholarship Fund, and acts in an advisory capacity to the Minister on matters relating to student financial assistance.

During 1990-91, 49,903 students received assistance amounting to $217,097,411 under the need -based programs administered by the Board.


Supplemental Assistance Grant Assistance 1988 - 1991
Value: Up to $2,500 per academic year
Supplemental assistance grants were established to aid those undergraduate students demonstrating a need for assistance which exceeds the loan maximum per academic year. The purpose of this grant program is to control the level of indebtedness of students upon graduation.
13,208 students were awarded assistance totalling $15,750,469 under this program in 1990-91
Value
Students Assisted


Maintenance Grant Assistance 1988 - 1991
Value: up to $6,000 per academic year
The maintenance grant program was established to ensure that students with special needs have the opportunity to acquire undergraduate degrees. Students considered for these grants are those who do not have normal prospects of completing their education without assistance in addition to that provided under other programs, e.g. disabled persons and single parents. To be eligible for maintenance grant assistance a student must be receiving a minimum loan of $1,000 under the Guaranteed Loans program.
4,960 students were awarded assistance totalling $16,870,163 under this program in 1990-91
Value
Students Assisted


Provincial Guaranteed Student Loan Assistance
1988 - 1991
This program was implemented by the Province in 1988 to supplement the assistance available to Alberta students under the Canada Student Loans program.
The interest on these loans is paid by the Province while the individual is attending a post secondary institution and for six months after he or she ceases to be a full-time student. At that time, the individual assumes responsibility for principal and interest payments.
34,868 students were awarded assistance totalling $61,189,885 under this program in 1990-91
Value
Students Assisted


Canada Student Loan Assistance 1988 - 1991
The Canada Student Loans program was established in 1964. The Students Finance Board is the designated authority for the administration of these loans in Alberta.
The interest on these loans is paid by the federal government while the individual is attending a post secondary institution and for six months after he or she ceases to be a full-time student. At that time, the individual assumes responsibility for principal and interest payments.
In 1990-91, a total of 37,722 students were issued Canada Student Loans amounting to $116,382,220
Value
Students Assisted

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APPENDIX #9

21. **AWARDS**

21.1 **REGULATIONS GOVERNING AWARDS**

NOTE FROM THE UNIVERSITY SECRETARIAT: The question of awards for students carrying part-time courseloads is under review.

Section 37(1)(m) of the Universities Act empowers GFC to make rules and regulations respecting academic awards. Responsibility as it concerns awards for graduate students registered in the Faculty of Graduate Studies and Research shall be delegated to the Graduate Faculty Council and responsibility as it concerns all other students shall be delegated to the Executive Committee.

Academic Awards

Responsibility, as it concerns all students other than graduate students registered in the Faculty of Graduate Studies and Research, for making rules and regulations respecting academic awards, shall be delegated by General Faculties Council to the Executive Committee.

Policy matters concerning academic awards for all students other than graduate students registered in the Faculty of Graduate Studies and Research shall be considered by General Faculties Council.

(GFC 02 DEC 1966)
(GFC 23 JUN 1975)
(EXEC 04 MAY 1992)

Also see Executive Committee, Section 59.

General Statement on Faculty Awards

For the 1980's a new Undergraduate Scholarship program shall be established with awards based on academic attainment within the student's Faculty, the scholarships to be designated as "University of Alberta Faculty Scholarships."

It is recommended that sufficient funding be provided so that students in the top 5% of academic attainment within the Faculty can be rewarded.

It is recommended that the Board of Governors become involved with the provision of additional funding.

(GFC 26 MAR 1980)

21.2 **APPROVAL OF NEW AWARDS**

Each new award shall be considered on its own merit, since the terms of all new awards are referred to the Executive Committee of General Faculties Council for approval; and it shall be understood that any award already printed could be brought up for reconsideration.

(GFC 23 SEP 1968)

The Executive Committee will continue to receive information about all new awards and publish each in the Calendar regardless of its value.

(EXEC 09 APR 1969)

When an award includes a condition of award or a criterion of selection which is defined by the GFC Undergraduate Scholarship Committee as discriminatory under either the Canadian Charter of Rights and Freedoms or the Alberta Individual's Rights Protection Act, the award may be accepted and administered by the University only if the award or the condition at the time of establishment could reasonably be viewed as intended for the benefit of a disadvantaged group. If the award is accepted under this provision, the award will be reviewed at intervals not greater than 15 years by the GFC Undergraduate Scholarship Committee, at which time it will be recommended to the GFC Executive that the restriction be dropped if the disadvantaged position is no longer present. Initiative may be taken by the appropriate Faculty or by the Vice-President (Academic) to have a specific award reviewed before 15 years has elapsed.

(GFC 27 JUN 1988)

21.3 **UNIVERSITY OF ALBERTA UNDERGRADUATE AWARDS POLICY**

1. Purpose

The purpose of the University of Alberta Undergraduate Awards program is to recognize and reward superior academic achievement and to provide support to undergraduate students to the maximum extent that financial resources permit. The University offers a variety of types of awards described using the terminology below. Scholarships and medals, which have as their primary criterion superior academic achievement, are considered the most significant awards within the University.

2. Definition of Awards

a. "AWARD" is a general term describing the presentation of an item of monetary and/or other value to a person or persons. As used in this document, its meaning will be restricted to awards made by the Undergraduate Scholarship Committee, through the Office of Student Awards, or any other University of Alberta body. The term "Award" does not of itself carry any implication of criteria used in the selection decision, including academic merit.

b. "SCHOLARSHIP" is an award given to a student on the basis of overall superior academic achievement in a Faculty, Department, or degree program. Secondary selection criteria may also be used. A degree program may mean a full multi-year degree program within a Faculty or Department, or may mean one or more specific years within a full multi-year degree program.

c. "PRIZE" is an award given to a student on the basis of superior academic achievement in a Faculty, Department, or in some other subdivision of a Faculty. For the purposes of prizes, a course within the University is considered to be an acceptable subdivision of a Faculty. Additional non-academic secondary selection criteria may also be used.

d. "BURSARY" is an award of any monetary value given to a student on the basis of satisfactory academic standing in a Faculty and demonstrated financial need. Additional selection criteria may also be used.

e. "NOMINATED AWARD" is an award for which superior academic achievement is not the primary selection criterion used by a nominator. A nominator must be a Faculty of the University of Alberta, a Department or some other subdivision of a Faculty, or the delegate of a Faculty or subdivision of a Faculty. It is the specific intention of this definition that a nominator may not be a person or donor external to the University of Alberta.

f. "MEDAL" is a University medal, as described in the University of Alberta Medal Policy (GFC 28 Feb 1983, EXEC 21 Mar 1983), given to a student on the basis of overall superior academic achievement in a Faculty, Department or some other subdivision of a Faculty, provided that the student maintains at least a satisfactory academic standing in his/her faculty. Additional selection criteria will not normally be used.

3. Policies

a. Only matriculation and undergraduate scholarships prizes, and medals (as defined above) which are awarded by the Undergraduate Awards and Scholarships Committee through the Office of Student Awards and which are awarded on the basis of a Faculty, a Department, or a degree program shall be entered in the University of Alberta Calendar and on the academic transcript of an undergraduate student, or appear in the Convocation program.

b. Unless otherwise stated, students must have satisfactory academic standing in their Faculty in order to be eligible to apply for or receive an award. For the purpose of determining awards, "SATISFACTORY ACADEMIC STANDING" in a Faculty means satisfactory as defined by the Faculty in question. If no such definition has been made by the Faculty, "SATISFACTORY ACADEMIC STANDING" means being eligible to continue in or graduate from the program in which the student is registered exclusive of those students allowed to continue on probationary status.

c. "SUPERIOR ACADEMIC ACHIEVEMENT" shall normally mean either of the following:

i. overall GPA of 7.5 (first class standing) or higher in the University; or

ii. standing in the upper 10% of comparable students in a Faculty, Department or other subdivision of a Faculty.

d. Appropriate secondary selection criteria may include community service, community leadership, and financial need. Appropriate secondary selection criteria may not include any condition defined as discriminatory under the Canadian Charter of Rights and Freedoms.

e. The term "resident of Alberta", when used as a condition of eligibility for an award, shall be taken as the definition given in the University of Alberta Calendar and used by the Office of the Registrar (currently 13.2.4).

f. The minimum annual value of an undergraduate award administered by the Office of Student Awards shall be determined from time to time by the Undergraduate Awards and Scholarships Committee. Awards of lesser value may be administered directly by Faculties or by subdivisions of Faculties.

g. To ensure that nominated awards conform with the University of Alberta Undergraduate Awards Policy, all new award descriptions submitted for review/approval to the Undergraduate Awards and Scholarships Committee and GFC Executive must include general selection criteria. Changes in criteria of approved awards must be filed by the nominator with the Undergraduate Awards and Scholarships Committee.

h. Eligibility for the following existing academic awards is open to all undergraduate students, based upon outstanding academic merit. Students who are enrolled in less than a full course load are allowed to apply for these awards when they have accumulated the equivalent of a full normal course load as defined by the Faculty. In practice, for awards purposes, all those courses taken in the terms used to accumulate the minimum number of courses for full normal course load will be used to calculate the awards GPA. In the case of the Leadership awards (eg, Lougheed, Hyndman) which allow for a one time only application in a student's career, the policies and procedures will be adjusted so that students meeting the academic and leadership criteria are assured that they will have at least one opportunity to apply during their career.

i. Faculty Club Scholarship (1)
ii. Peter Lougheed Scholarships (10)
iii. Lou Hyndman Edmonton Glenora (2)
iv. Arthur Scroggie (1)
v. University of Alberta Undergraduate Prizes (30-40)
vi. University of Alberta Undergraduate Scholarships (40-50)
vii. Louise McKinney (215)

i. Unless otherwise stated, selection for awards established prior to 1990-91 is based on the grade point average obtained on a full normal load of academic work done at this University during the preceding winter session (September to April). A full normal course load is that which is prescribed by the Faculty concerned to be taken by the student during each academic year in order to complete the degree program within the announced time period.

Where more than one Faculty is involved, the definition of a full course load shall be established by the Undergraduate Awards and Scholarship Committee. Engineering students on the cooperative studies program may present the equivalent of one academic year, made up of two non-consecutive terms, but not including Spring or Summer courses, in their application for awards.

j. All new awards established in 1990-91 and thereafter by the University, unless otherwise specified by the donor, shall be available to all meritorious students who have completed the number of courses defined in a normal, full course load. Students who do not complete this in one year may apply when they have accumulated the required number of courses.

k. In the case of department controlled awards, the department will determine whether the awards shall be available to part time, full time, or students with a full normal course load.

l. Individual Faculties are requested to review their eligibility criteria for awards to determine whether such criteria might be adapted to make some awards open to part time and full time students, as well as students with a full normal course load as defined by the Faculty. Recommendations for changes should be submitted to the Undergraduate Awards and Scholarship Committee.

m. Unless otherwise stated in the terms of any award, undergraduate awards administered by the Office of Student Awards are tenable only at the University of Alberta. Where an award is listed in a particular Faculty, it is generally tenable only in that Faculty (except course prizes, which are open to any student registered in that course). All monetary awards, except certain cash prizes, are contingent upon students proceeding with their programs at this University in the immediate next academic term and are payable only when students are in actual full time attendance at the University.

n. In order that funds may be broadly distributed, no undergraduate student may hold more than one University of Alberta major award in any one year. The minimum value of a major award shall be determined by the Undergraduate Awards and Scholarship Committee, published annually in the Calendar, and reviewed regularly by that Committee.

o. For the purpose of awarding matriculation scholarships, the Office of Student Awards will use a blended mark of two grades, teacher-assigned and examination, as found on the high school transcript from the Department of Education. These two grades will be weighted equally.

p. The University assumes liability for the payment of scholarships, bursaries, prizes and other awards only to the extent that gifts from donors or returns from particular investments for these purposes will permit.

q. In assessment of demonstrated financial need, students are considered financially independent at age 18.

r. The Office of Student Awards may, at its discretion, publicize awards available to University of Alberta students from sources outside the University.

(GFC 30 MAR 1987)
(GFC 26 FEB 1990)
(EXEC 15 OCT 1990)

21.6 SCHOLARSHIPS AND COURSE LOADS

For the purposes of scholarships and awards the definition of a full course load shall be left to the Faculty concerned with any particular scholarship or award but where more than one Faculty is involved the definition of a full course load shall be left to the discretion of the Undergraduate Awards and Scholarships Committee or the Graduate Scholarship Committee.

(GFC 28 OCT 1974)

UNIVERSITY OF ALBERTA - SUMMARY OF STATISTICS - ACADEMIC YEAR 1991/92

PART 15: UNDERGRADUATE STUDENT AWARDS

TABLE 15.1

TOTAL NUMBER AND VALUE OF UNDERGRADUATE AWARDS

ACADEMIC YEAR	Number of Awards				Total Value of Awards			
	Entrance	U/Grad	Misc	Total	Entrance	Undergraduate	Miscellaneous	Total
1985/86	1716	1161	405	3282	$1,743,935	$1,764,979	$496,016	$4,004,930
1986/87	1956	1065	361	3382	2,146,775	1,604,477	403,827	4,155,079
1987/88	2212	1675	-	3887	2,436,157	2,489,782	-	4,925,939
1988/89	2298	3002	-	5300	2,731,291	3,061,357	-	5,792,648
1989/90	2347	3015	-	5362	2,829,391	3,224,227	-	6,053,618
1990/91	2369	2344	-	4713	2,932,375	3,319,327	-	6,251,702

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SCHEDULE OF GRADUATE ASSISTANTSHIP PAYMENTS

Payments For One Term

(Effective September 1, 1992 - August 31, 1993)

	HOURS PER WEEK					
	12	9	8	6	4	3
Step I	4297	3223	2865	2149	1432	1074
Step II	4490	3368	2993	2245	1497	1123
Step III	4692	3519	3128	2346	1564	1173
Step IV	4906	3680	3271	2453	1635	1227
Step V	5130	3848	3420	2565	1710	1283
Step VI	5363	4022	3575	2682	1788	1341
Step VII	5610	4208	3740	2805	1870	1403
Step VIII	5868	4401	3912	2934	1956	1467

NOTES:

a) Qualifying and Probationary students shall be paid at Step I only.
b) Master's candidates shall be paid at Step I and above.
c) Students in PhD or other doctoral programs shall be paid at Step II and above.
d) Part-time appointments shall be made only for the hours per week indicated.
e) For each appointment, the first $125 per month ($500 per term) will be designated as a bursary.

APPENDIX #10

INFORMATION REGARDING THE U of A GRADUATE STUDENT DIFFERENTIAL FEES AWARD

PLEASE READ THIS BEFORE FILLING OUT APPLICATION

ELIGIBILITY

To be eligible for the award, a student must:

- be registered in the Faculty of Graduate Studies and Research in a graduate degree program for the term of application;
- be studying in Canada as a Student Visitor possessing a Student Authorization from Employment and Immigration Canada;
- hold a University of Alberta Graduate Assistantship for the term paid from departmental or faculty operating funds (not from research trust funds or other non-operating sources) **OR** hold a University of Alberta PhD Scholarship for the term (which contains an obligation to provide one-half time graduate teaching assistantship duties);
- be assessed fees for the term at the full Program Fee rate with 100% Differential Fees included.

TERMS OF THE AWARD

1. The applicant must satisfy all of the eligibility criteria stated above.
2. The award is offered during Term I and Term II of the Winter Session. It is not offered during the Intersession (May - August).
3. The **actual** value of each award will be determined when the number of applicants is known for each term. Winners will be informed of the value of the award as soon as possible following the deadline date given on the reverse side.
4. The **maximum** value for any award will be 50% of the Differential Fees assessed to the student for the term of award, according to the following factors:
   - if the student's graduate assistantship is for the equivalent of eight hours or more per week for the full term, the maximum value of the award is 50% of the Differential Fees assessed for the term;
   - if the student's graduate assistantship is for the equivalent of less than eight hours per week for the full term, the maximum value of the award is 25% of the Differential Fees assessed for the term;
   - if the student holds a University of Alberta PhD Scholarship for the term (which contains an obligation to provide graduate teaching assistantship duties of six hours per week for the term) the maximum value if the award is 25% of the Differential Fees assessed for the term.
5. If the student's registration is changed during the term in such a way that the fees assessment is reduced, the student shall inform the Faculty of Graduate Studies and Research immediately, since the value of the award may need to be altered.
6. If the student's graduate assistantship appointment is changed during the term, the student shall inform the Faculty of Graduate Studies and Research immediately, since the value of the award may need to be altered.

APPENDIX #12

LIST OF SUBMISSIONS TO THE TASK FORCE

The following people presented submissions to the Task Force, either in written form or orally to the group. Many of them came as representatives of a group or an association and some had conducted their own research though the distribution of questionnaires.

Ms CM Baranieski, Undergraduate student
Ms S Bertschi, Undergraduate student
Dr R Boehm, as Director, Native Student Services
Mr R Boissonault, as Vice-president, Students' Union
Ms J Bottorff, Graduate student
Mr B Caldwell, Director, International Centre
Dr CI Cheeseman, Assistant Dean of Medicine for Admissions and Student Affairs, Faculty of Medicine
Ms L Chen, Undergraduate student
Mr T Chalifoux, Aboriginal Law Students' Association
Mr R Chilibeck, Director of Student Awards
Ms S Cunningham, Aboriginal Students Council
Ms R Egan, Graduate student
Mr B Enge, Law student
Dr J Fast, Assistant Professor, Family Studies
Ms S Gallagher, Graduate student
Mr R Gibson, Northern Services Advisor
Ms D Handelsman, Undergraduate student
Mr F Hemingway, Chief Executive Officer, Students Finance Board
Mr D Hemmerling, Research Officer, Students Union
Ms J Hughes, Director of Training, Alberta Public Safety Services
Dr G Johnson, as Chair, Reports and Reviews Committee on Child Care
Mr MH Jones, Graduate student
Mr S Karp, President, Graduate Students' Association
Mr L Laffrey, Education Abroad Advisor, International Centre
Ms A Lam, Graduate student
Ms D L'Hirondelle, Metis Nation of Alberta Association
Ms J Liu, Emergency Aid and Bursary Coordinator, Student Financial Aid and Information Centre
Ms B Lore, Financial Information Coordinator, Student Financial Aid and Information Centre
Mr J Mankoe, Graduate student
Ms K McDonald, Undergraduate student
Ms F McMillan, Undergraduate tudent
Dr PJ Miller, Dean of Student Services
Mr H Oosterhoff, Undergraduate student
Dr AR Palmer, Professor and Associate Chair, Department of Zoology
Mr DC Paradis, APO Department of Zoology
Mr D Parks, Undergraduate student
Mr B Pawluski, Undergraduate student
Mr P Pearlstone, Assistant Dean and Graduate Registrar, Faculty of Graduate Studies and Research
Dr RE Peter, as Chair of the Department of Zoology
Ms T Sale, Undergraduate student
Mr J Sheridan, as Vice-president (external) Graduate Students' Association
Ms J Sprague, Director of Program Development, Students Finance Board
Ms R Stauffer, Undergraduate student
Mr B Tonge, Education Abroad Coordinator, International Centre
Ms S Umpleby, Graduate student
Ms J Vanderpost, Women's Secretariat
Ms K Webb, Graduate student
Mr D Weir, Program Coordinator, International Centre
Dr T Witbeck, Medical student

APPENDIX #13

BIBLIOGRAPHY

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